Reference Guide

CU*ANSWERS Cards & Payments

It’s Me 247 Bill Pay (Paymentus)

Product Overview and User Guide

INSIDE THIS GUIDE:

This guide describes CU*Answers native bill pay service, available through a relationship with Paymentus.

Last Revision date: March 13, 2026

Find other Reference Materials page on our website: https://www.cuanswers.com/resources/doc/cubase-reference/

Start your online help journey here:
https://help.cubase.org/cubase/Welcome.htm

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The CU*Answers Cards & Payments team is here to assist at any time. Find us, contact us, and learn more via The Store | The Website | Email

Features List

Standard Features

- Native user interface built right into **It's Me 247** Online Banking.
- Next day delivery: most electronic payments are delivered as soon as the next business day.
- Nighttime payment verification: to ensure that every payment is delivered as soon as possible.
- Members can enroll in bill pay directly from **It's Me 247** and begin using bill pay immediately.
- Members can pay a bill or multiple bills without leaving **It's Me 247.**
- Members can view bill pay history without leaving **It's Me 247.**
- Bill pay notifications are emailed to member and displayed within bill pay.
- eBills: Member can elect to receive bills from all merchants approved by Paymentus, including payment amount, date due, and balance information when applicable.

Pay It Now – Optional Feature

You can also offer to your members Person-to-Person (P2P) services. This way members can make payments to other people when their account number is unknown. There is a separate cost for this feature. See page 60.

PayWatch – Optional Feature

CU*Answers in conjunction with Paymentus offers the optional service PayWatch. Fraudulent activity is on the rise and it can happen to anyone, anywhere, at any time, and most times it starts with electronic payments.

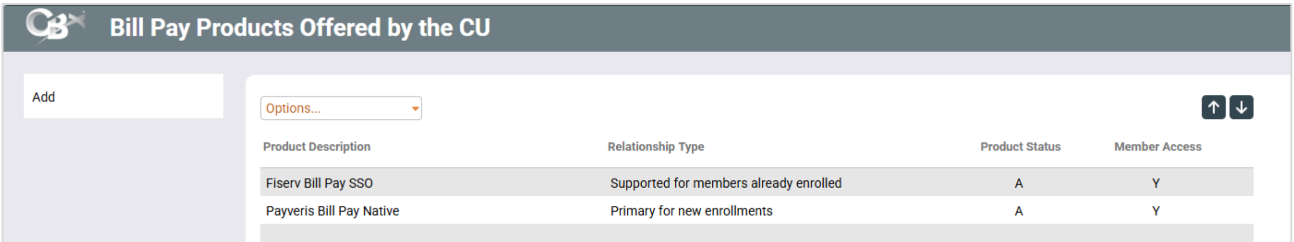
PayWatch is a centralized fraud detection service that is run hourly and scores each online bill payment and halts the processing of suspicious transactions until they have been reviewed by your credit union. All your online reporting, decisioning, and historical transaction research tools are included right within PASS.

Training on PayWatch is provided free of charge by the Cards & Payments team. There are no set up costs; however, there is a nominal (per transaction) fee. For more information, please contact the Cards & Payments team at cardsandpayments@cuanswers.com.

Multi-Vendor Support – Optional Feature

Transitioning from one vendor to another, because you are either adopting a new vendor or considering a merger? **It's Me 247** Bill Pay can support multiple vendors. This will allow existing members to stay with your original bill pay vendor while new members are enrolled with your new bill pay provider. *You may be able to configure fees to encourage movement to your new vendor.*

To learn more, contact the Cards & Payments team.



Bill Pay Fraud Block List

You may find the need to block a person or organization from having access to bill pay. In this case, add them to the bill pay fraud block list. The bill pay fraud block list is accessed via **Tool #892 Fraud Block Lists/Blocked Persons List**.

If a person or organization is added to the bill pay denial of service block list, an employee cannot enroll any membership with this SSN/TIN into bill pay.

Members on the list cannot enroll in bill pay and will see the following messaging: "We're sorry, but your account has been blocked from enrolling in this service. Please contact the credit union for more information."

Learn more in the Overview: Fraud Block List topic in the CBX online help.

Easy Enrollment through "It's Me 247"

Enrollment in bill pay or Pay Anyone (Paymentus Person-to-Person/P2P transfers product) can be done by members through **It's Me 247** on their desktop or mobile device. Members can choose one checking account as their funding account from which to pay bills. A savings account cannot be a funding account. Enrollment is available only to members with an active "SD" (checking) account.

- Enrollments are communicated to Paymentus immediately. Members can begin adding payees and paying bills immediately after enrollment.
- Enrollment statuses ("Enrolled") are available for viewing in CBX.

Members can also unenroll from bill pay online.

Online Banking Use Agreement

The use agreement that members accept as part of the online banking enrollment process contains text that also governs use of bill pay. The bill pay section of the use agreement is prefaced with the following disclaimer: "THE FOLLOWING SECTIONS ONLY APPLY TO USERS OF THE PAYVERUS BILL PAY SYSTEM."

When your credit union converts to or implements **It's Me 247** Bill Pay (Paymentus), all your members will be required to reaccept this agreement. That way all members will accept the most recent version of the agreement with this text. To view a complete version of the Online Use Agreement, refer to the Appendix in the Strategies for Securing and Controlling Member **It's Me 247** Access, available at https://www.cuanswers.com/wp-content/uploads/ItsMe247StrategiestoControlMemberAccess.pdf

Payment Processing

Credit Union G/L Used for Electronic Transactions

To process payments and transfer funds, Paymentus will use a G/L account at your credit union.

> *Important Note! This is only applicable for processing electronic transactions. Check payments will be issued from the member's account.*

The Good Funds Method

It's Me 247 Bill Pay (Paymentus) follows the Good Funds Method of payment. In other words, bill payers cannot pay bills unless the financial institution and member had already debited the accounts for the pending bill.

Good Funds has many benefits. The member must budget for the bill, and credit unions receive the NSF income if funds are not available to fulfill a check when it is cashed.

Payment Cut-Off Time

The cut-off time for the member to make or alter payments is 5:00 PM Eastern Time of the send date. Bill payment transactions are delivered to CBX via a file from Paymentus. CBX posts the transactions to the member accounts.

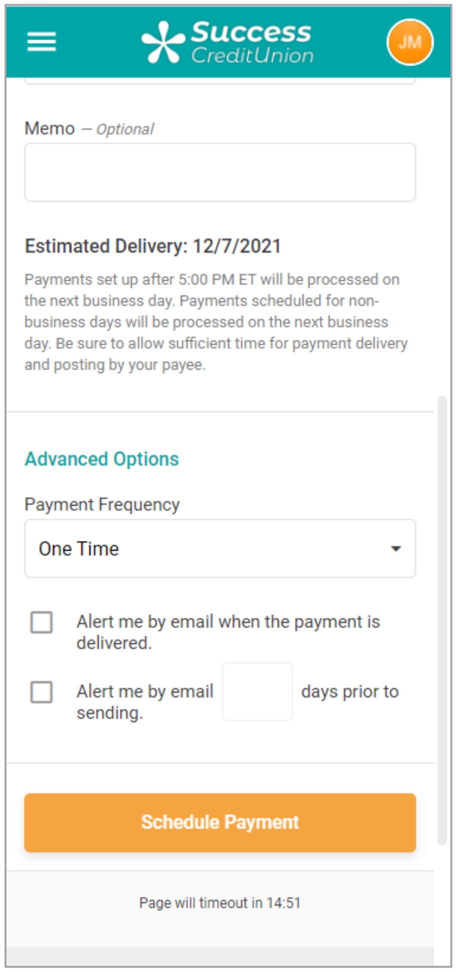
- When members are viewing the calendar of available payment send dates, days falling on a non-business day or on the current day after 5 PM ET will be grayed out and unavailable as a payment send date.
- Refer to sections on handling non-sufficient funds notifications and reminders for more information on these subjects.

Payments on a Specific Day (of the Month for Example)

If a member has a regular monthly payment and sets the payment up as a recurring payment on the 15th of the month, it may not be processed exactly on the 15th every month. This is due to the fact that payments are only processed on business days, and if the 15th falls on, for example, a Sunday, the payment will be sent the next business day. For that reason, it is important to educate members to set up repeating payments with a window or to set up reminders so they can ensure their payment is sent by the day they wish it to be sent.

Each time a member sets up a payment, they are alerted to the fact that the payments are only processed on business days and that they need to plan accordingly.

Estimated Delivery Warning



Text Displayed on this Screen

Payments set up after 5:00 pm ET will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Be sure to allow sufficient time for payment delivery and posting by your payee.

How Electronic Payments and Check Payments Are Processed

Payments will clear out of a member's checking account in one of two ways: an incoming electronic debit or a check drawn on the member's account and presented through regular share-draft processing.

Two Types of Payees

There are two types of payees that a member can add: electronic and check payees. With an electronic payee the payment will be delivered electronically. Check payee payments are delivered by paper check via the postal service. In either instance, members are notified of the date when the merchant should receive the funds so that they can adjust their payment send date if needed.

Directions for adding an electronic payee and a check payee are found later in this document starting on page 29.

Electronic Payees

For electronic-delivered payments (electronic payees), Paymentus has agreements to deliver electronic payments directly to merchants and because of these special vendor agreements, payments will be delivered quicker than check payees. The processing time for electronic payments is one to two business days.

In order for a payee to be an electronic payee, the payee name must appear in the drop-down list in the Add Payee process. Names can appear either by simply typing the payee name in the field provided, or by using the Select a Biller function (if configured). If the payee is not shown, then it will be set up as a check payee.

For electronic payments, members will see a transaction in their statements and in online banking. It will read *BPV/[Name of Payee]* or *BPV/P2P-[Name of Recipient]*. Similar messaging will appear in the transaction history record in CBX.

In most cases, member bills will be paid via the Paymentus electronic payment network. (See previous note.) The cut-off time for the member to make or alter payments is 5:00 PM Eastern Time on the send date.

Check Payees

Check payees receive a paper check by mail. With these payments the payee should receive a check within an estimated seven business days. Checks are delivered via the United States Postal Service.

If check images are currently available to your members via online banking, these will be included as well and will appear like the sample shown on the next page. At the top of the check, the payment processing center address will be listed. Currently, check branding with your credit union logo is unavailable.

For payees that are processed as member checks made payable to a biller, keep in mind that **the date on the check will always be the date that the member <u>scheduled</u> the payment, not the date that the check cleared the member's account.** (NOTE: The check numbers will begin with a starting number of 6001.)

For example:

> *A member schedules a payment to ABC Lawn Care with a Pay Date of October 18.*
>
> *Paymentus determines that the payment will be made in the form of a member check.*

As requested by the member, Paymentus produces and sends the check on October 18, known as the remit date. Therefore, the date on the physical check will be October 18, even though the check ends up clearing the member's account on October 20.

The item would then clear the member's account after it is deposited/cashed by the biller.

Note on Foreign Addresses

Members with a foreign address cannot enroll in **It's Me 247** Bill Pay (Paymentus). Additionally, payees with foreign addresses are not supported.

Addresses from the Virgin Islands and Puerto Rico are not marked as foreign addresses in CBX and members with addresses from these countries can enroll in Paymentus bill pay and P2P. However, if a payee is added in bill pay and the address is a Puerto Rican or Virgin Island address, the payee must be added as a check payee.

Transaction Limits

Transaction limits are specific to each credit union and are set up during bill pay implementation with Paymentus. They are not controlled in CBX. Minimum (lowest whole dollar allowed) and maximum (highest whole dollar allowed) limits are configured for bill pay transactions. Separate minimum and maximum limits are configured for Person-to-Person (P2P) transfers.

For additional protection you can configure separate maximum transaction limits for members newly enrolled in bill pay. This limit is used for a configured number of days and is for both regular and P2P transfers.

Bill pay and P2P transaction limits can be customized on a per-member level. This is completed through the PASS system by an administrator user. (PASS is the system provided by Paymentus for credit union support. See page 17 for more details).

- If your credit union wishes to update these limits at any time, contact the Cards & Payments team for assistance.

Handling of Insufficient Funds

For electronic payments, the funds to cover a bill payment are withdrawn from the funding account on the selected payment send date. For check payments, the funds are withdrawn on the day the check is presented to the credit union.

If a member has insufficient funds in their funding account(s) at the time of payment, ODP and negative balance Automated Non-Returns (ANR) funds available to the member will also be used (as with normal debit or check processing). If the member is still deemed to have insufficient funds, the member will be handled according to the credit union's policies (and will be charged any NSF fees that apply).

> *Important Note! If all of this is considered and the member still does not have funds, then the payment will be cancelled.*

Non-Sufficient Funds Reminders/Notifications

If a member schedules a payment for the current date and does not have enough funds, they will be notified immediately. Upon scheduling a payment, a pop-up notification will appear in the payment confirmation reminding them to deposit enough funds to cover the payment.

> *Important Note! This message will appear only for payments scheduled to be sent on the current date and for which there are insufficient funds.*

If members have insufficient funds to cover a payment on the send date, they will receive a message in online banking and via email informing them that the payment was not processed.

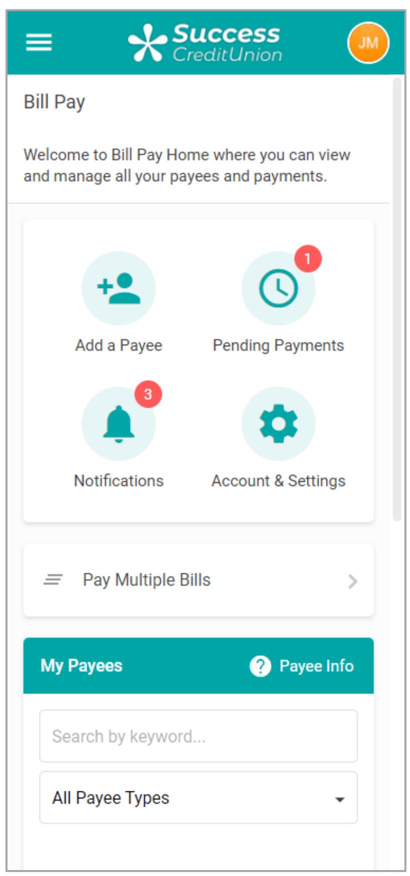
Members can also set up payment reminders so that they can monitor their accounts to ensure there are sufficient funds to cover the payment. Refer to page 12 for more information.

> *Important Note! If a payment fails, there will be no additional attempt to make the payment. The members must reschedule the payment after they add the money to their funding account.*

Other Notifications to Members

Payee Added Notification

When a member adds a payee, a notification will be sent to the Notification section of bill pay. Notifications stay in place and will roll off after 30 days. Below is an example of the notification the member views. An email notification is also sent when a member adds a payee.



Notifications Set Up When Making a Payment

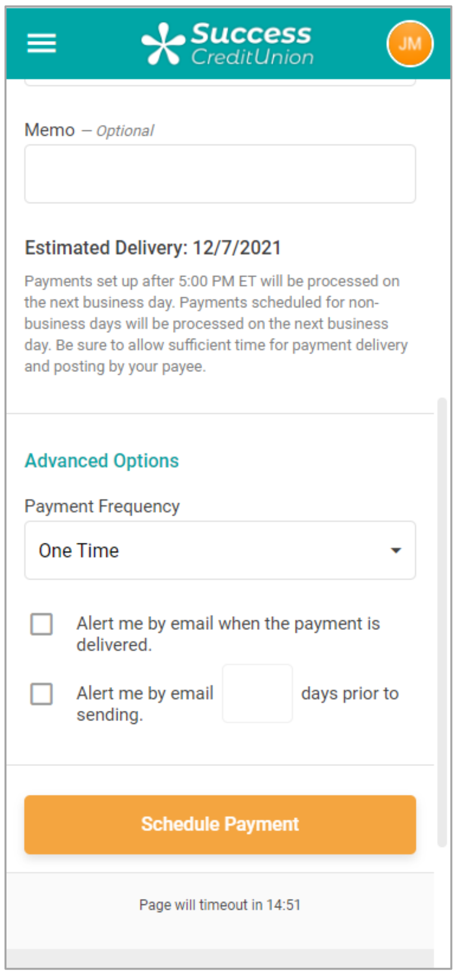
When the member sets up the bill payment (or at any time afterwards when editing a payment) the member can set up payment notifications, which are especially helpful in avoiding NSF fees.

Members can also ask to be notified when the payment is delivered and/or several days prior to the sending of the payment. The reminder of a few days prior to sending allows the member to plan to add money to an account prior to the sending of a payment.

- Payments set up after 5:00 pm ET will be processed on the next business day. Payments scheduled for non-business days will be processed on the next business day. Members are alerted to this fact when they set up their payment. Notifications are helpful to allow enough time for payment delivery and posting and to handle months when the payment date falls on a business day. Refer to page 7.

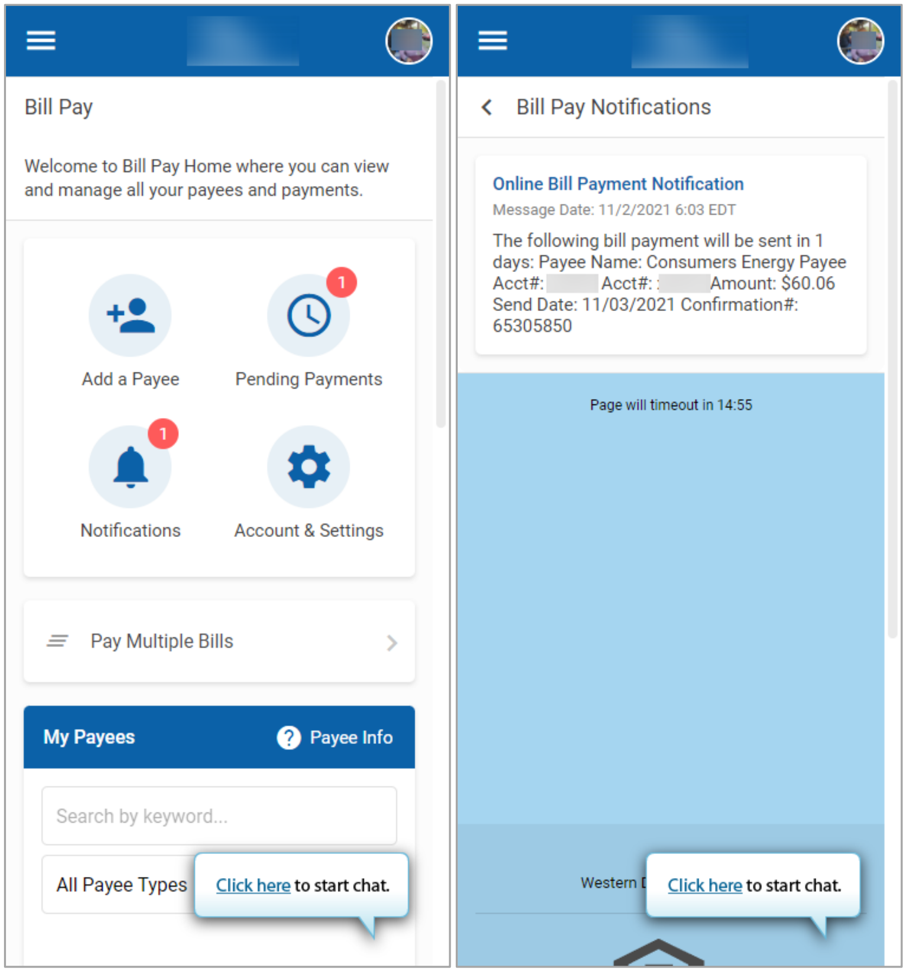
For both types of notifications, the member simply checks the box and enters the number of days in the space provided. (Both options require that the box is checked.)

Selecting a Notification Message



When the alert is ready, it will appear in the *Notifications* section of the main bill pay screen. Click on **Notifications** to see the detail of the notification.

Viewing Notifications in Bill Pay



These will also be sent as an email. See the following page for the text of the message.

Email for “Alert me # of day prior to sending”

Below is an example of an email the member will receive if they schedule warning that their payment will be sent by using the *Alert me # of days prior* and entering a number of days in the field provided.

From: Credit Union <noreply@BillpayCustomerService.com>
Date: September 1, 2020 at 6:14:29 AM EDT
To: @GMAIL.COM
Subject: Online Bill Payment Notification

Dear

The following bill payment will be sent in 1 days:

Payment Details

Payee Name:	Consumers Energy
Payee Acct#:	x
Acct#:	x0015
Amount:	$159.31
Send Date:	09/02/2020
Confirmation#:	43924661

Sincerely,
Credit Union

Email for Payment Received

This email shows what the member will receive if they request that they receive a confirmation that the payment was made by checking “Alert me when payment is delivered.”

From: Credit Union <noreply@BillpayCustomerService.com>
Date: September 3, 2020 at 6:36:31 PM EDT
To: @GMAIL.COM
Subject: Online Bill Payment Notification

Dear [redacted]S,

The following bill payment has been delivered:

Payment Details

Payee Name:	Consumers Energy
Payee Acct#:	x
Acct#:	x0015
Amount:	$159.31
Send Date:	09/02/2020
Confirmation#:	43924661

Sincerely,
Credit Union
(616)

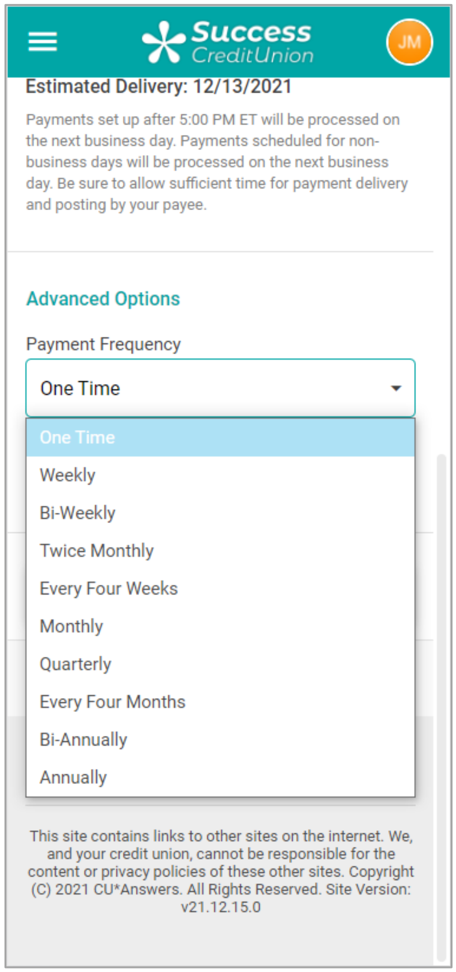
eBill Notifications

Members will also receive notifications when eBills are due. Refer to the section on eBill notification on page 58.

Recurring Payments

When the member sets up the bill payment (or at any time afterwards when editing a payment), the member can click the drop-down to select a payment frequency.

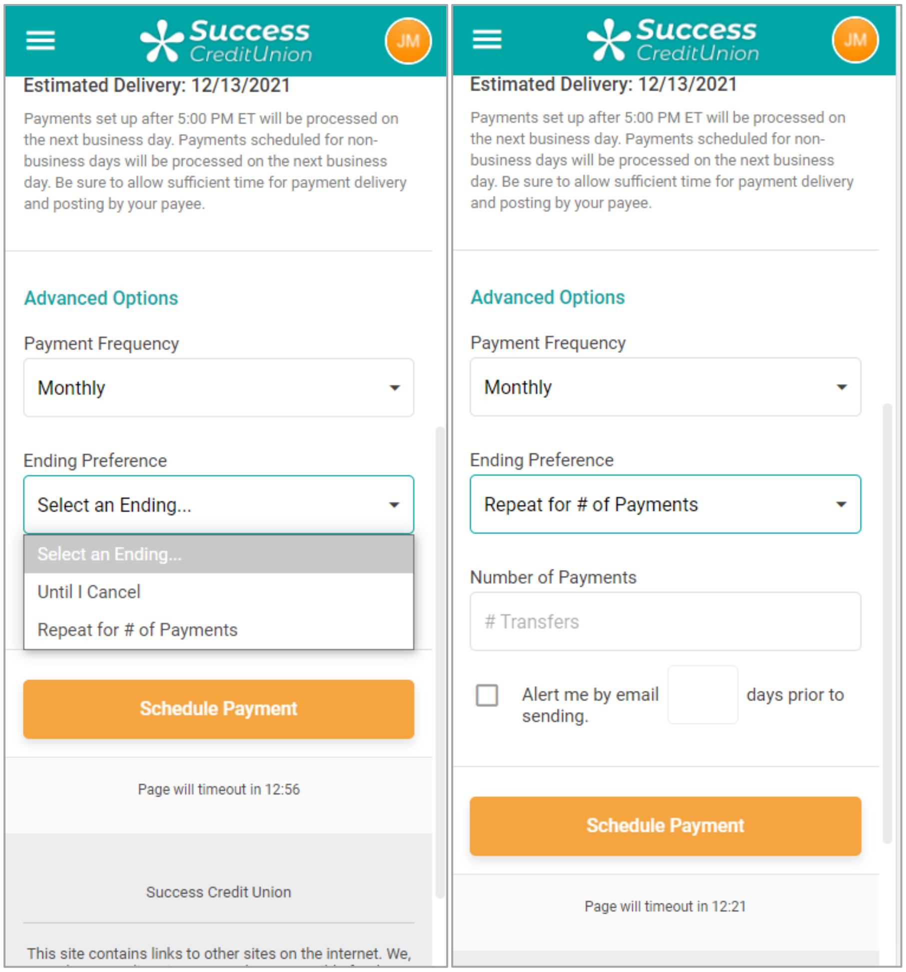
Setting Up Recurring Payments



Once the frequency is selected, they will then be prompted to indicate the length of time the recurring payments should occur, either selecting *Repeat until I cancel* or *Repeat for # of payments*.

In the second case, they will be prompted to enter the number of payments in the space provided. (Shown in right graphic.)

Setting up Recurring Payments



Credit Union Support

PASS Training Provided by the Cards and Payments Team

Using the Paymentus PASS software, credit union staff can access payment details to assist them in researching answers to member bill pay questions such as the address to which a payment was sent. Bill pay and P2P transaction limits can be customized on a per-member level using the PASS system. The Cards & Payments team provides training on their PASS software, for which they grant up to ten sets of login credentials per credit union.

CU*Answers Provides First Tier Support

For an issue that requires an action, such as a payment dispute, please create an Answer Book ticket. For issues that require immediate assistance where you want your call escalated, contact the Client Services and Education team at x255.

Accessing Bill Pay in "It's Me 247"

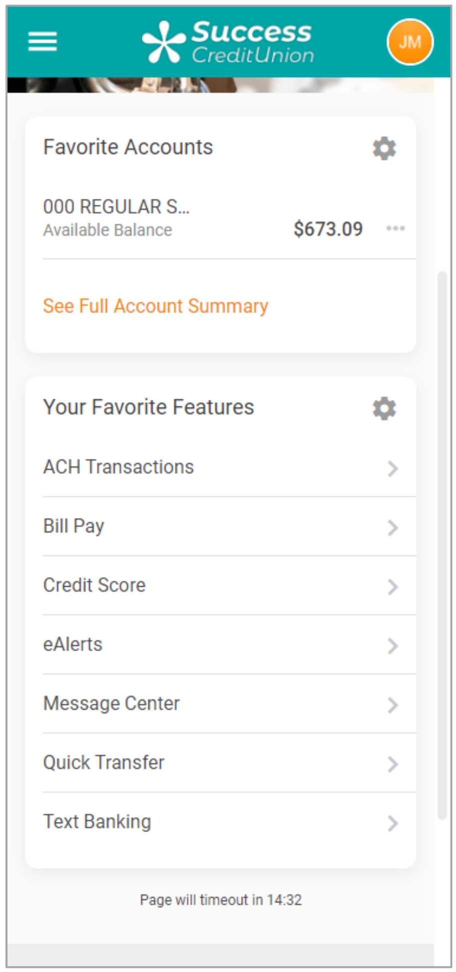
Built In Access to Bill Pay

Once bill pay is activated, members can go to the enrollment screen via the Favorite Features section that is listed under the accounts on the entry screen. This is shown in the example below.

- NOTE: this will not show in the Favorite Features listing if you have not activated bill pay.

To access bill pay, click *Bill Pay*.

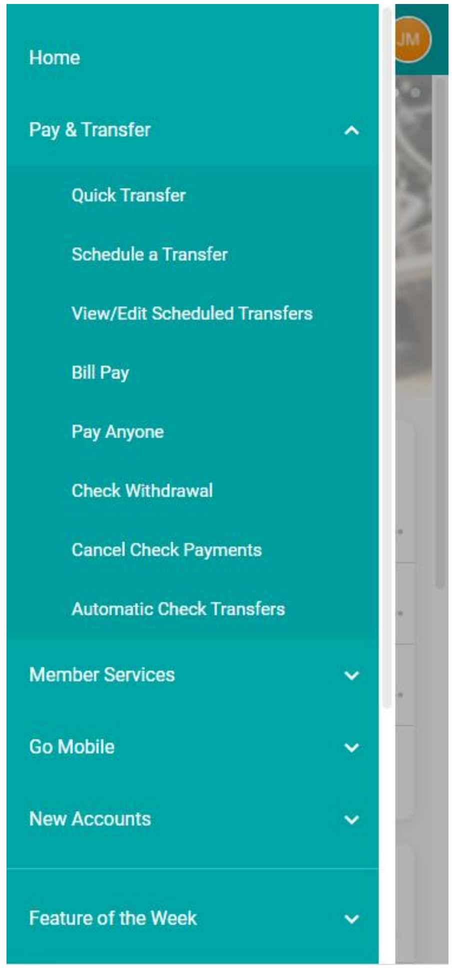
Member Accesses Bill Pay



Granting Extra Access To Bill Pay

For the member to access bill pay any other way online, you must grant them access points using ItsMe247 Manager. For example, the Pay & Transfer section in the Mega Menu provides a great place to add access to bill pay. In this example below, access was granted to the Pay Anyone feature as well since this credit union offers both features.

Additional Access to Bill Pay



Other options and wording are available.

For more information contact the Internet Retailer Support Center at irsc@cuanswers.com. To purchase ItsMe247 Manager go to the CU*Answers store at https://store.cuanswers.com/store/irsc/cupublisher-self-service/

Member Activities in "It's Me 247"

Enroll in Bill Pay

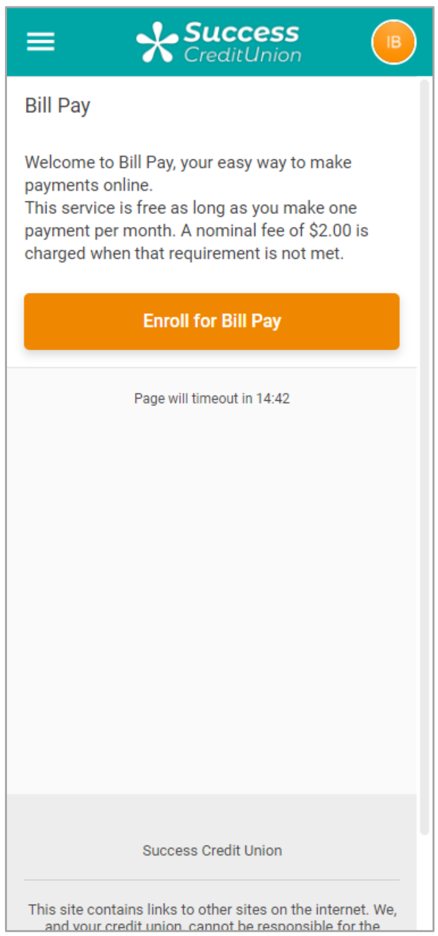
Select one of the access points to enroll in bill pay. See the previous section for available access points.

Members cannot enroll in bill pay if they:

- Are blocked from using bill pay with their Personal Internet Branch (PIB) profile.
- Do not have an email address or have an email address marked as invalid.
- Do not have a checking account.
- Have an address marked as a foreign address. (United States addresses, as well as Puerto Rico and the Virgin Islands, are allowed.)
- Are on the bill pay fraud block list. See page 6.

To begin the enrollment process, click **Enroll for Bill Pay**.

Enrolling in Bill Pay



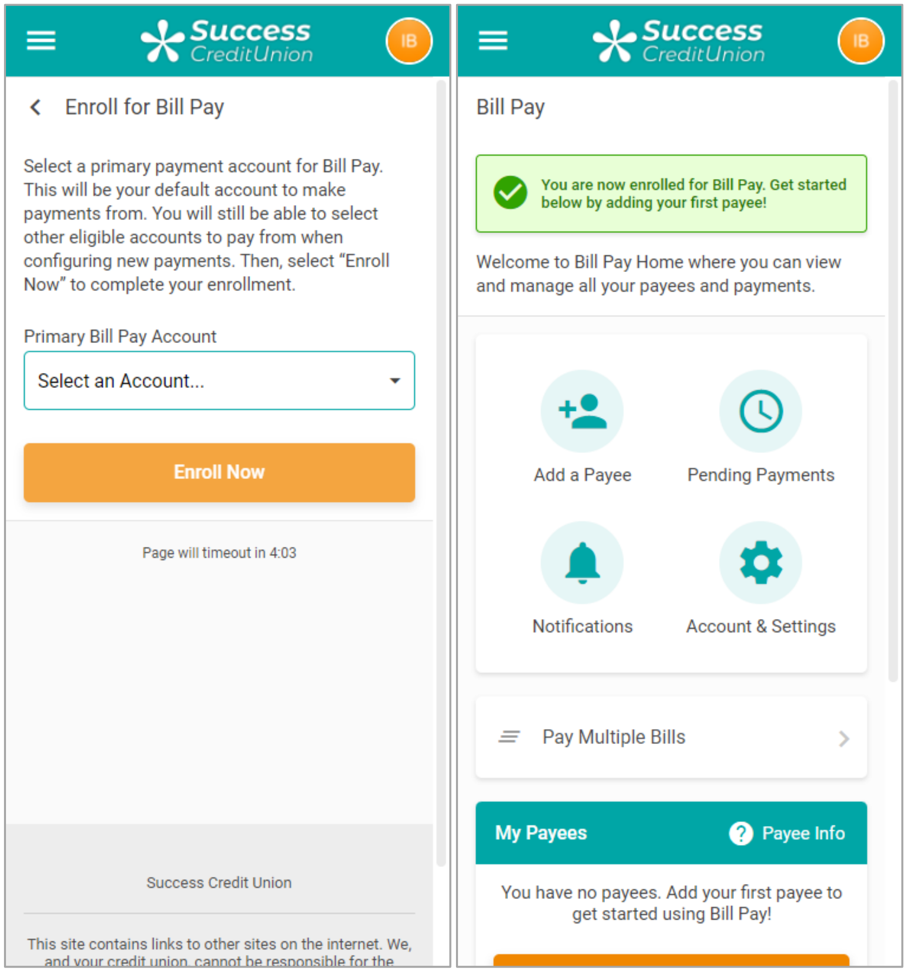
Next select a checking account from the *Primary Bill Pay Account* drop-down menu to fund the bill pay payments.

- You can select a different checking account when you make your payment if your membership has more than one checking account.
- Only checking accounts can be used to pay a bill—savings products, including the base shares, cannot.

Click **Enroll Now**. *(See first graphic below.)*

You are immediately enrolled and can add a payee and make a payment. (Notification of successful enrollment appears at the top of the page.) *(See second graphic below.)*

Finalizing Enrolling in Bill Pay



Set Up or Change the Funding Account (Primary Account)

Your funding account is used to pay your bills. This account must be a checking account from your membership (account). Accounts outside of the membership (or credit union) cannot be selected as funding accounts.

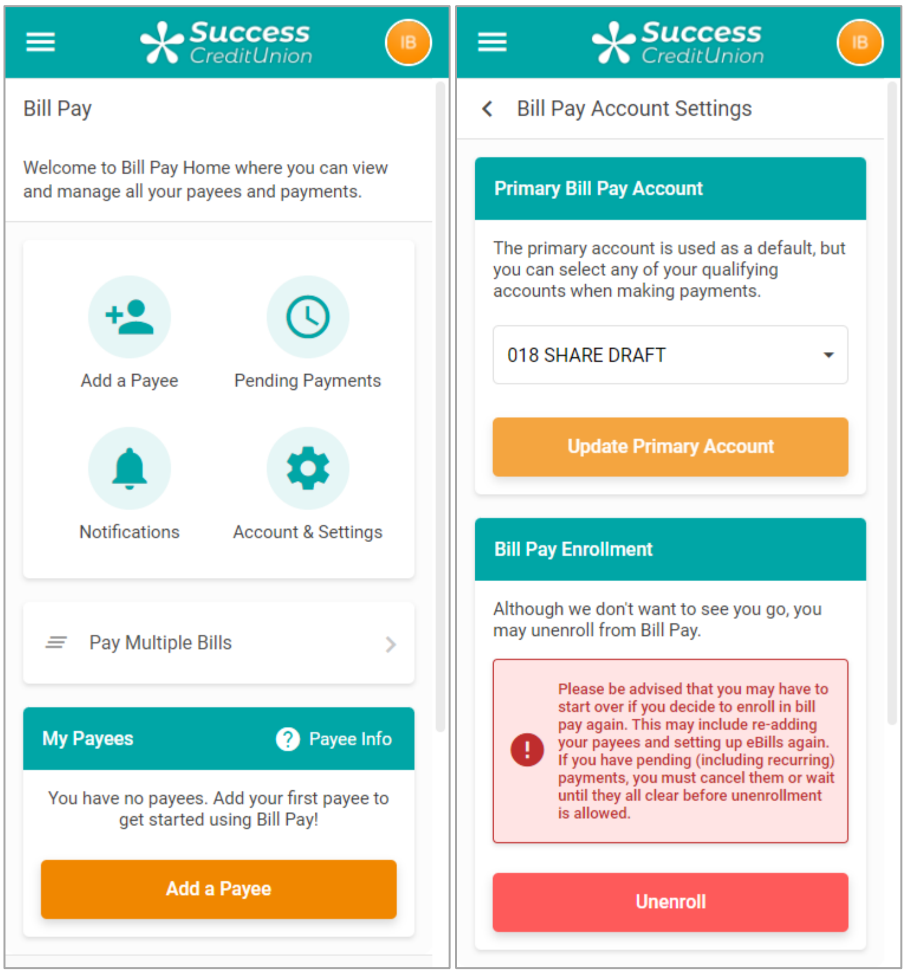
To set up or change the funding account, select *Accounts & Settings*.

Pick a checking account from the list under *Primary Bill Pay Account*.

- You will have the option of selecting a different checking account when you make your payment if your membership has more than one checking account.

Click **Update Primary Account**.

Changing Funding Account for Bill Pay

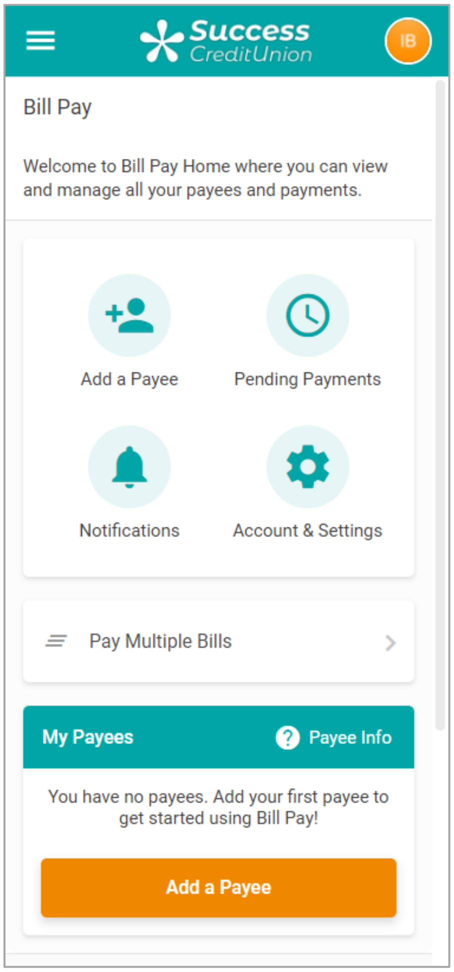


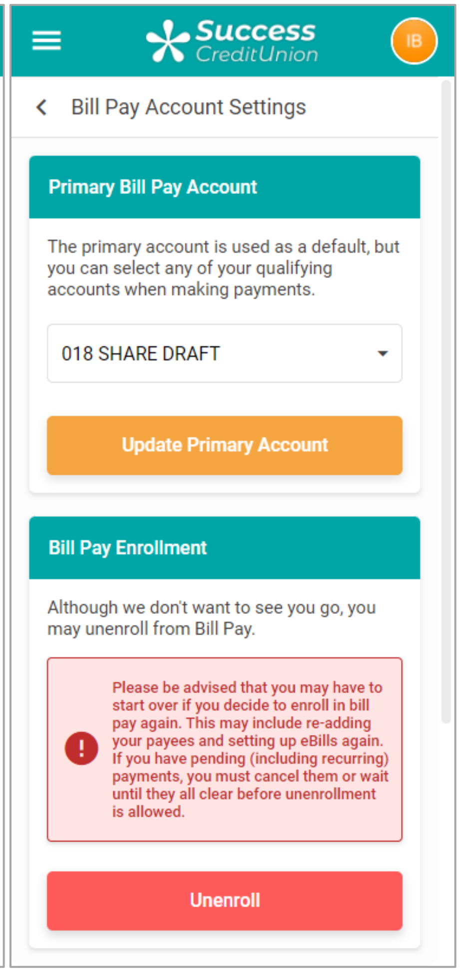
Unenroll from Bill Pay

To unenroll from bill pay, you must first cancel any pending payments for all payees. (Refer to page 46 for more details.)

To unenroll from bill pay, click *Accounts & Settings*. Then click **Unenroll**.

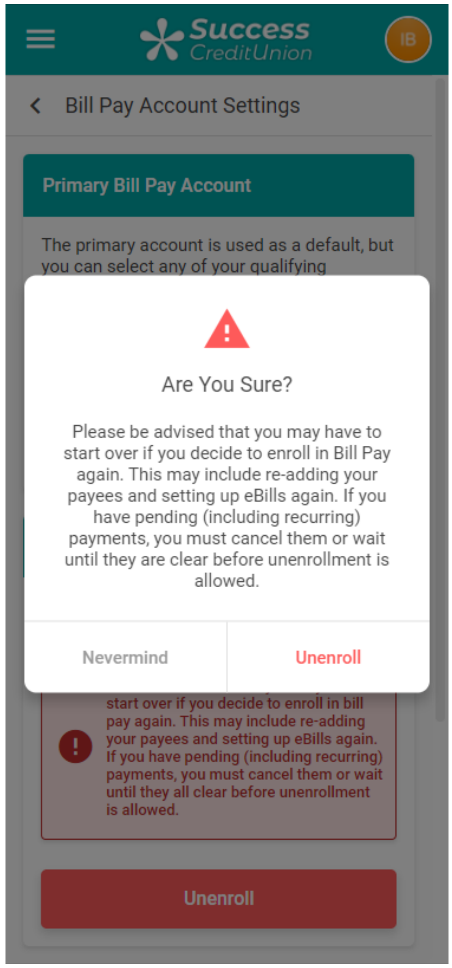
Unenrolling from Bill Pay





This is the message you will be presented, regardless of whether you have payees set up.

Confirming Unenrollment from Bill Pay



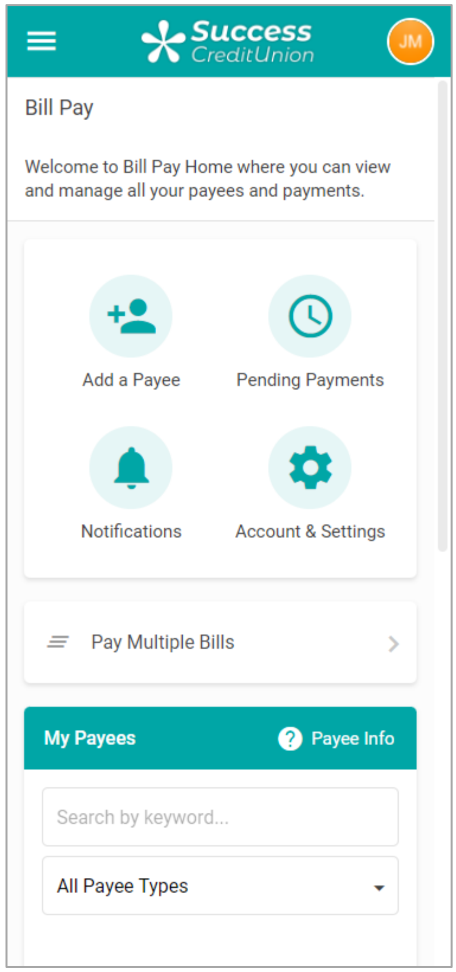
Select **Unenroll** to confirm the unenrollment. The bill pay enrollment screen will appear.

Add an Electronic Payee

Electronic payees are paid using ACH rails directly to the payee and are the fastest way to make a payment since they are received in one to two business days. Refer to page 9 for more information on making electronic payments.

To add an electronic payee, click **Add a Payee**.

Adding an Electronic Payee



To create an electronic payee, click *Select a Payee* and a list will be provided. Select your payee from the list. If the name does not appear on the list, enter the name in the *Payee Name* field.

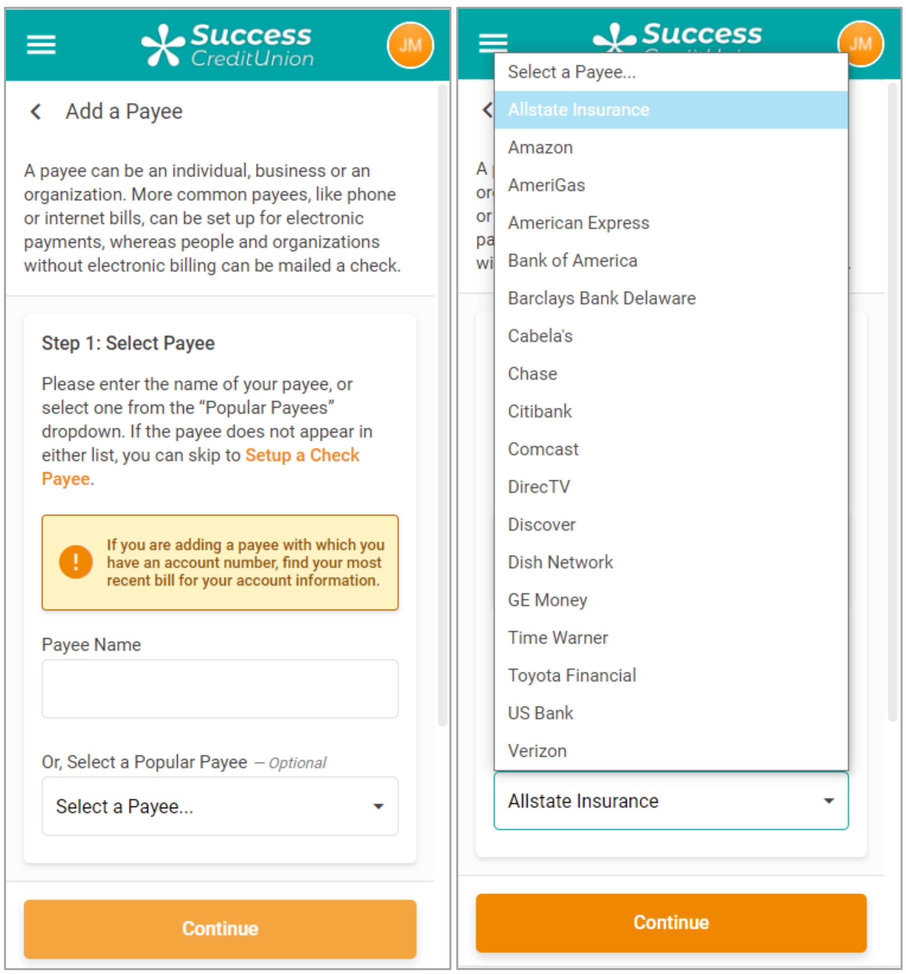
- When adding a new payee and entering a name of a big-company payee, like AT&T, for example, you may get multiple results since AT&T has multiple divisions under the same corporation (such as AT&T home, AT&T business, etc.). In this case select the one that corresponds to your account.

> *Important Note! If you type the name of the payee in the field provided and it does not appear on the list, the payee will be added as a check payee. (See following directions for adding a check payee.)*

- The fields are conditional depending on whether you select to add an electronic payee or a check payee.

Click **Continue**.

Adding an Electronic Payee



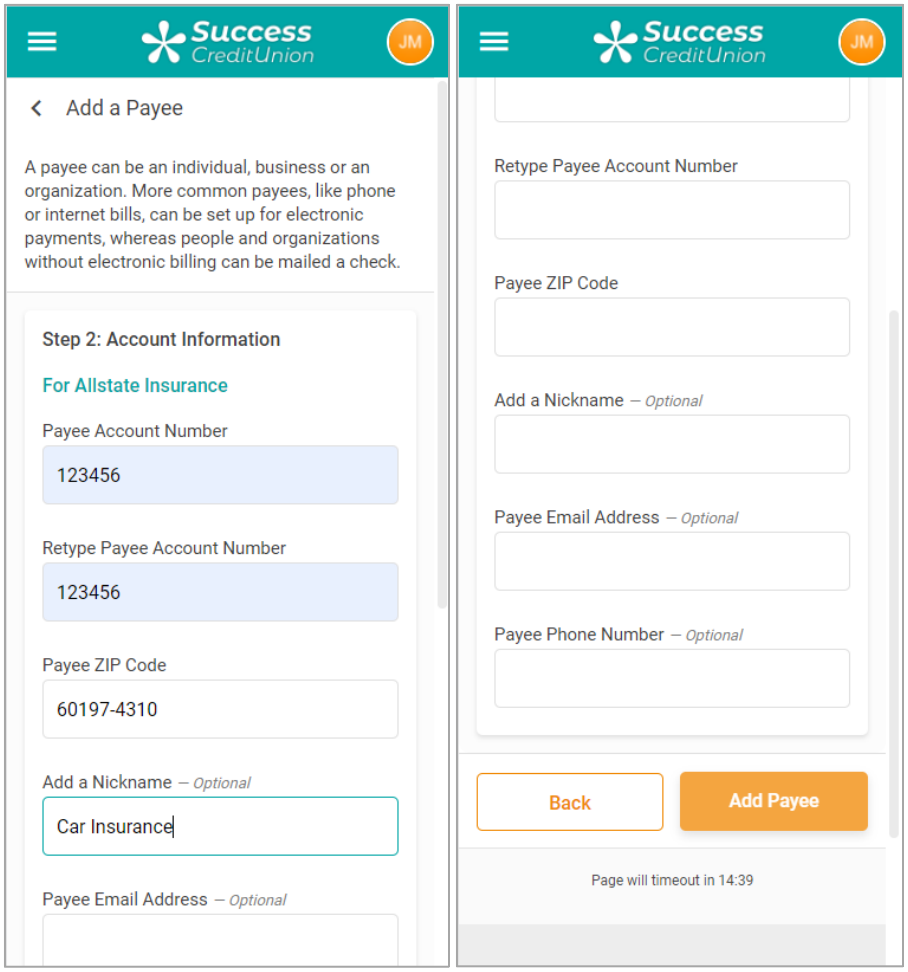
Enter the payee account number, re-enter the payee number, and type the ZIP code where the payee requests that payments to be sent.

You may also enter optional information, but this is only retained for your information and is not delivered with the payment. If a nickname is entered, you will see that name when you view the payee later.

- NOTE: If you enter a nickname, it will replace the name you see for this payee throughout bill pay.

Click **Add Payee**.

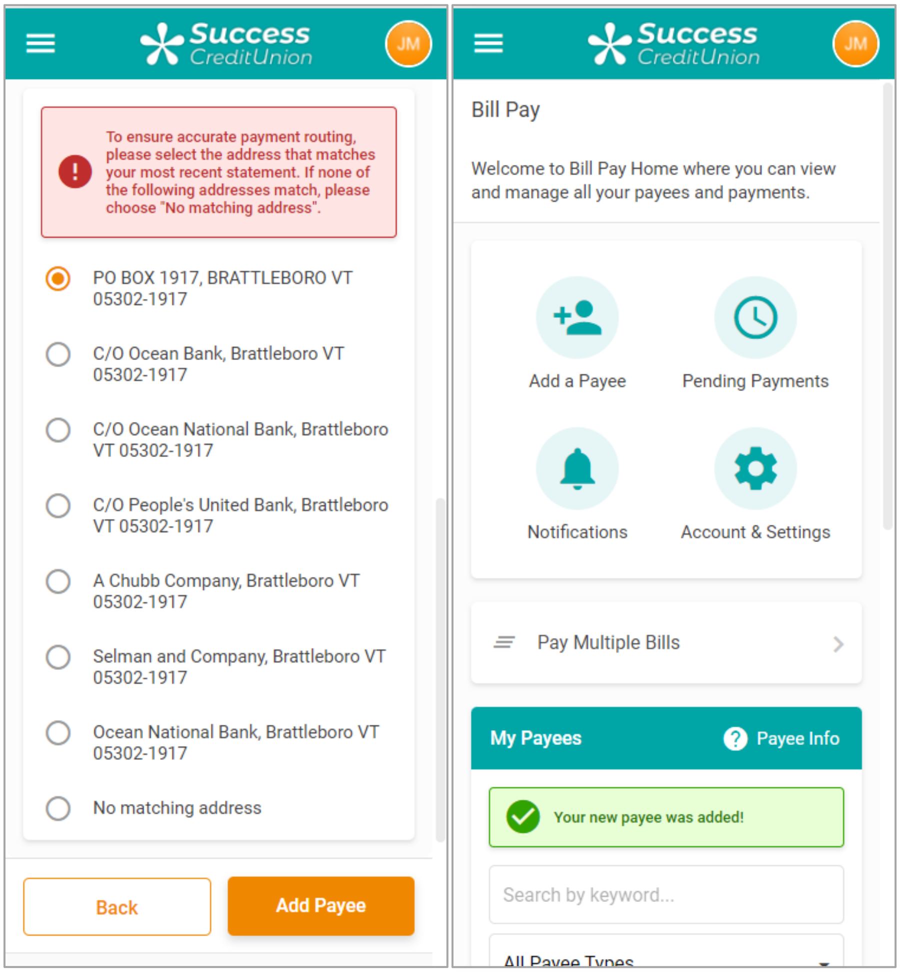
Adding an Electronic Payee



Select an address from the ones provided to ensure accurate payment routing. Or select *No matching address* to enter an address manually. In this case, the payment will be sent by check. (See following directions on adding a check payee.)

Click **Add Payee**. A notification message indicates that your payee is added, and you can now make a payment.

Finalizing Adding an Electronic Payee



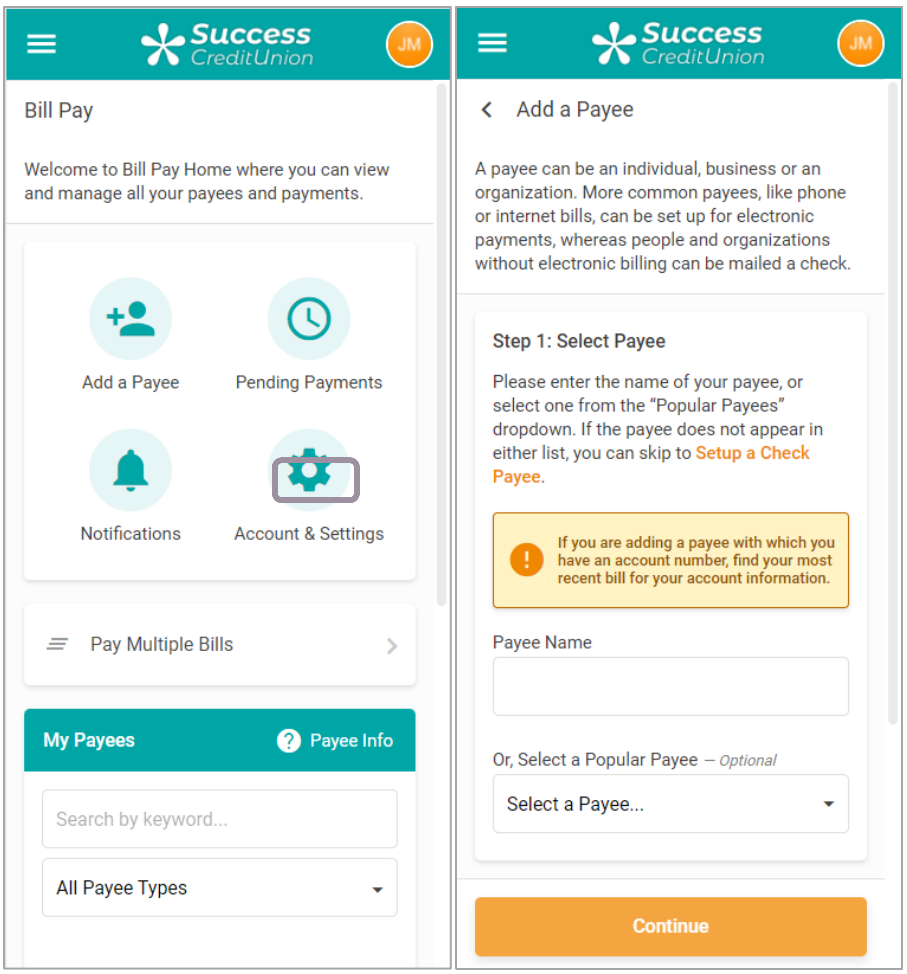
Add a Check Payee

- The processing time for check payments can be up to seven business days.
- **Learn more about check payees and how check payments are processed:** Refer to page 9 of this booklet.
- You will automatically advance to the *Add Payee* screens directly after enrollment, and you can make a payment.

For a check payee instead of selecting a configured biller you enter the payee's name instead. Click the *Add Payee* icon on the Bill Pay home screen.

Click **Set up a Check Payee**.

Adding a Check Payee by Selecting "Set Up a Check Payee"



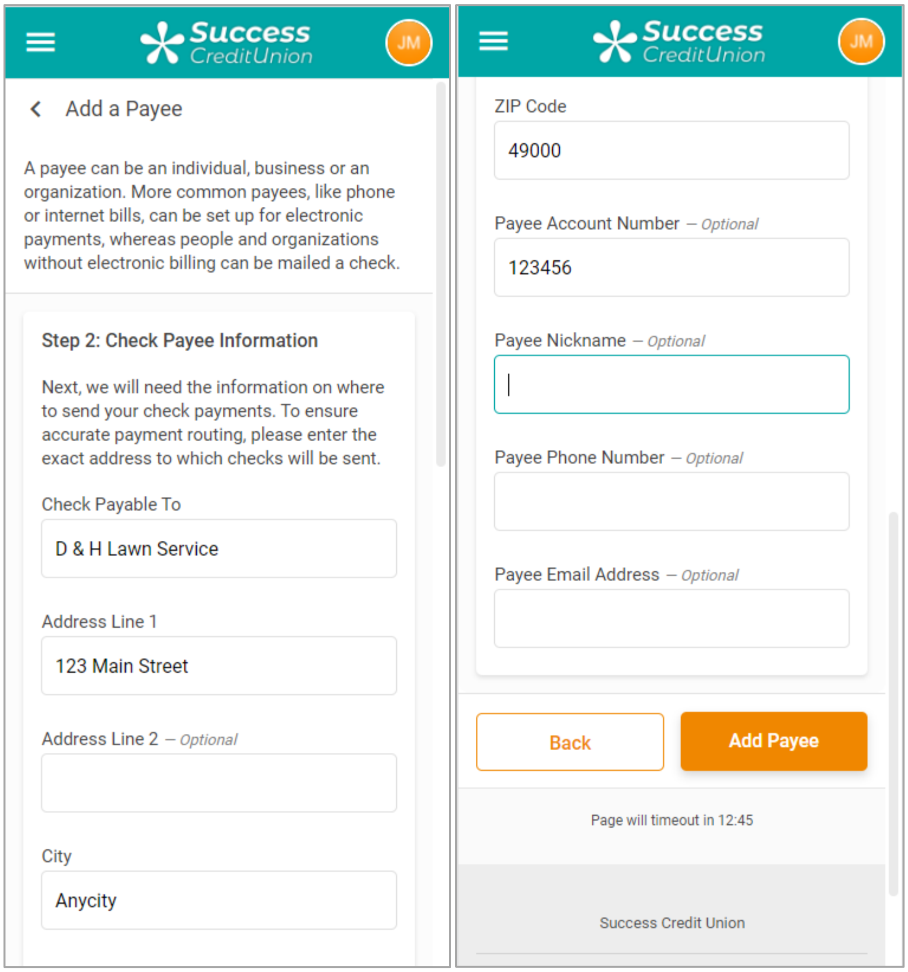
- The fields that appear next are conditional and depend on whether the member is adding an electronic or check payee.

Enter the address of the payee.

- You may also enter optional information. This is retained in bill history.
- If a nickname is entered, you will see that name when you view the payee later.
- Since this is a check payee, a check will be sent. If a *Payee Account Number* is entered, this number will be printed in the memo section of the check.

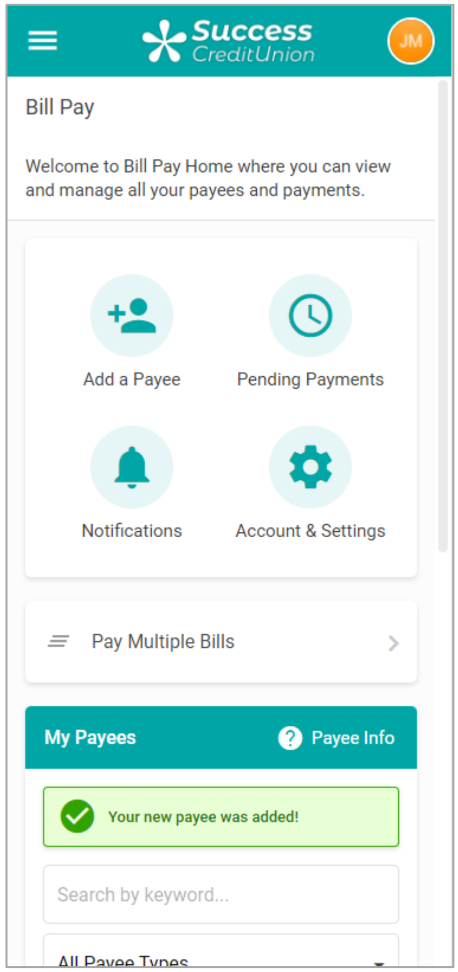
Click **Add Payee**.

Adding a Check Payee



You will advance to the Bill Pay home page where you can view your payee and click "Pay" to make a payment.

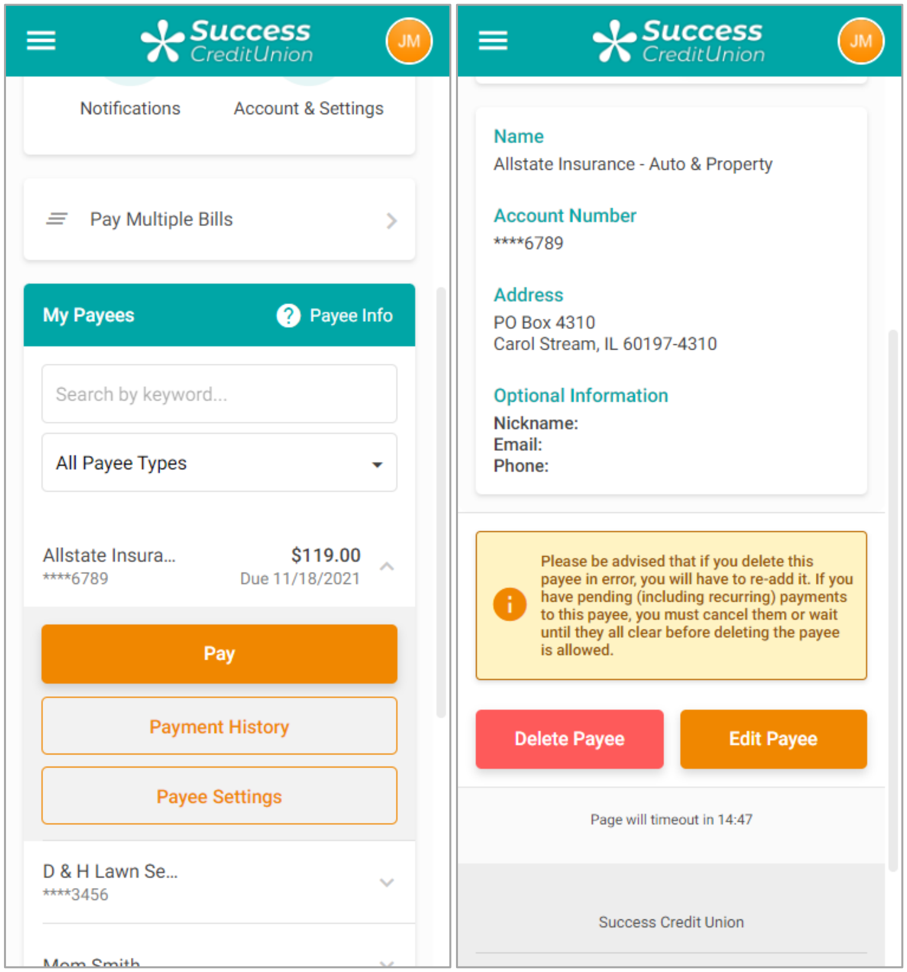
Confirmation of Adding a Check Payee



Edit a Payee

To edit a payee, select *Payee Settings* from the Payee Info section. Then select **Edit Payee**.

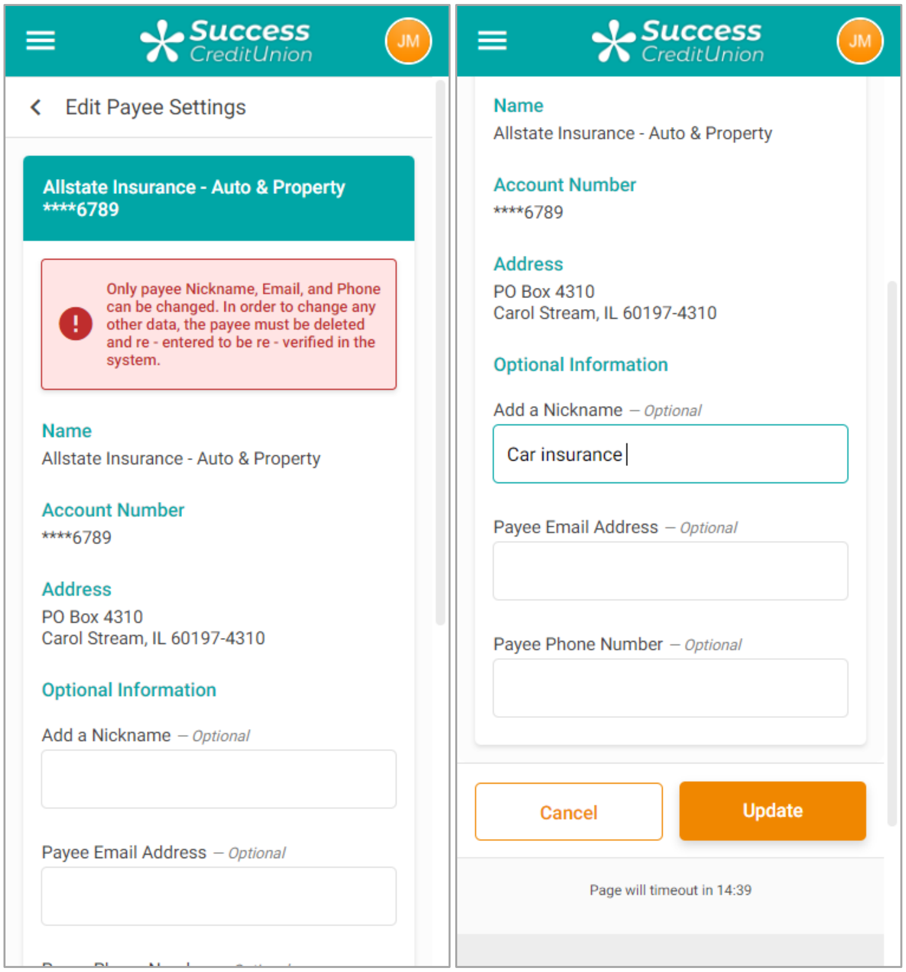
Editing a Payee



What you are allowed to change on the next screen depends on if it is a check payee or an electronic payee.

For an electronic payee. you can only change certain fields: nickname, email, or phone. For a check payee (not shown), you can change any field. Click **Update** to complete the process.

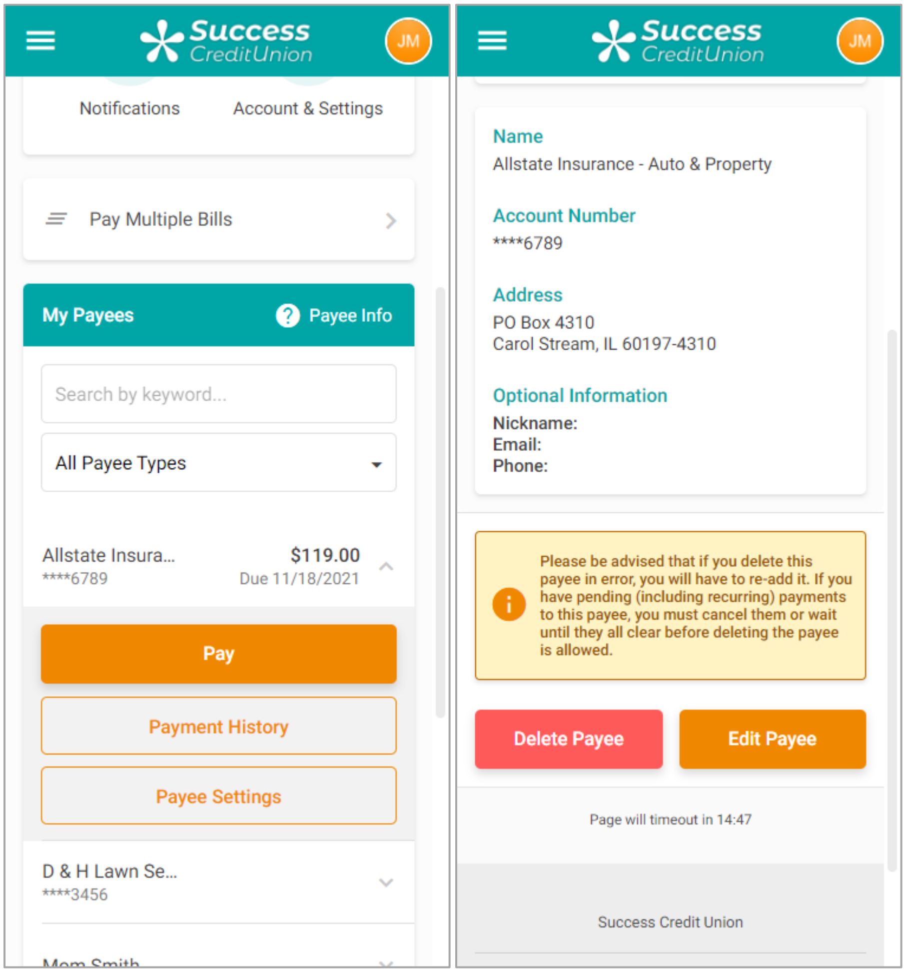
Finalizing Editing a Payee



Delete a Payee

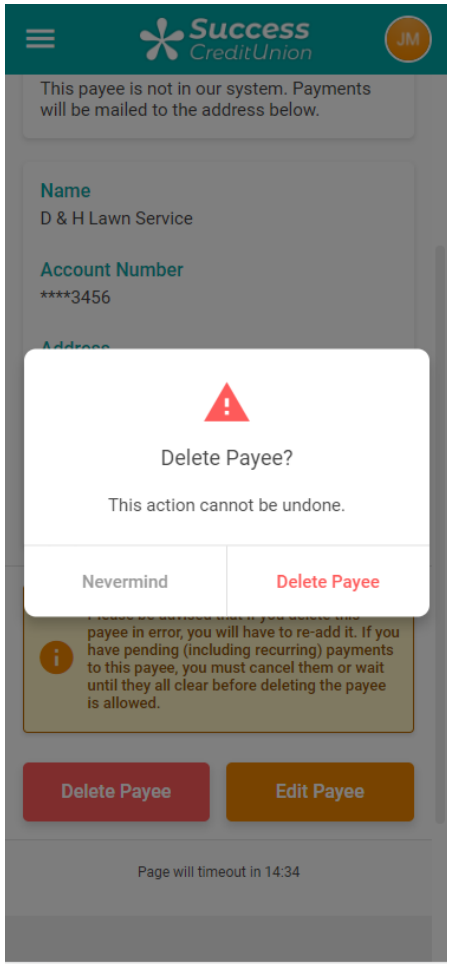
To delete a payee, select *Payee Settings* from the Payee Info section. Then select **Delete Payee**.

Deleting a Payee



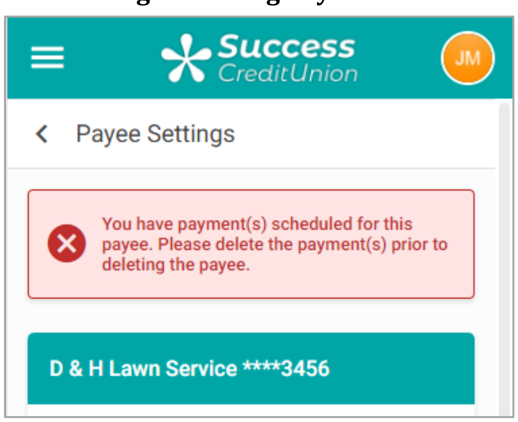
You will see this warning message when you attempt to delete a payee. You cannot delete a payee if payments are scheduled. Click **Delete Payee** to complete the deletion of the payee.

Confirmation of Deleting a Payee



If there is a pending payment, you will not be able to delete the payee and will see this message.

Warning if Pending Payment Exists



Pay a Bill

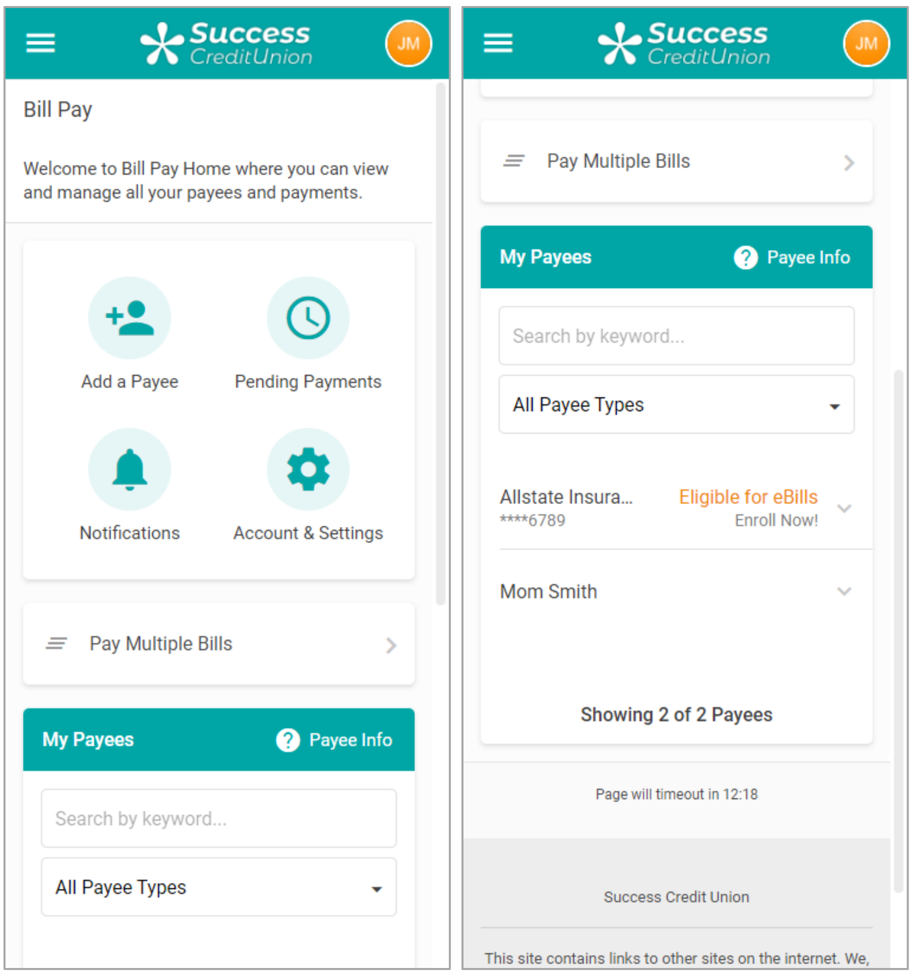
~~There are two ways a member can pay a bill.~~

- NOTE: This section covers only the basic step for paying a bill. More information about bill payment features is included in earlier sections of this document. For example, see page 11 for information on notifications and page 15 for information on recurring payments.
- NOTE: Electronic payments will be received in one to two business days. Check payees will be received within seven business days.
- More information on paying a payee that is set up for eBills is provided in the eBill section of this booklet starting on page 50.

Pay a Single Bill

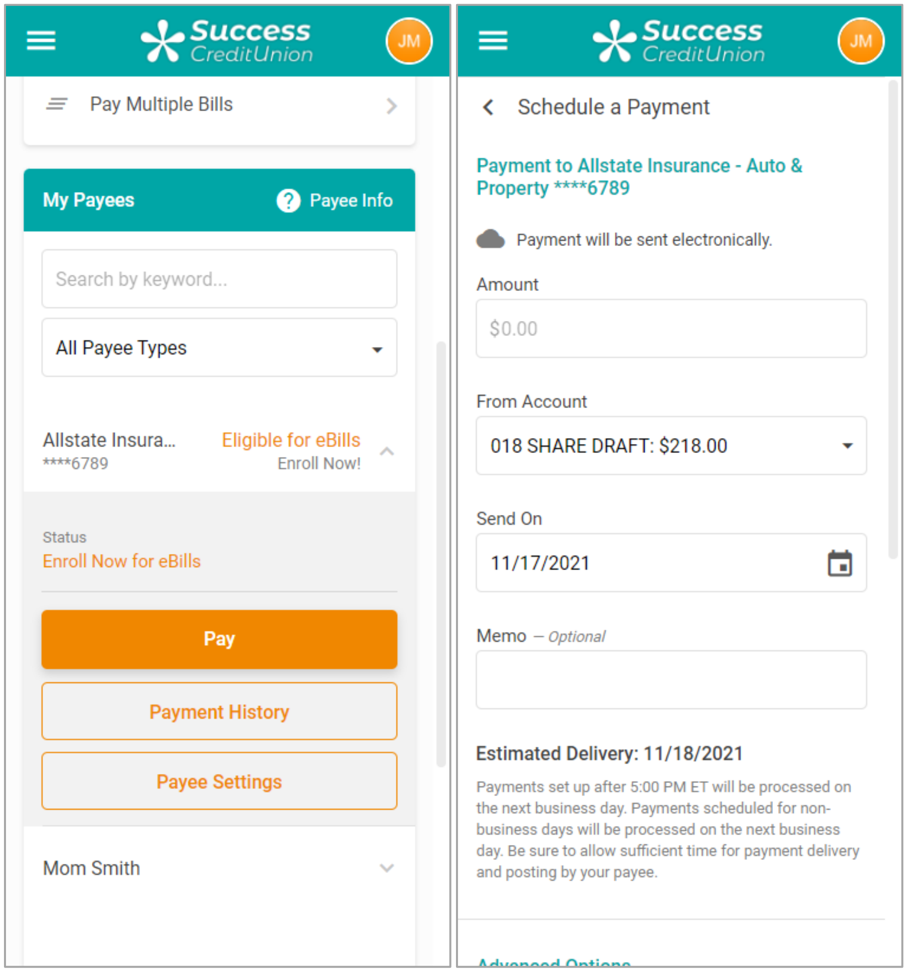
A single bill can be paid from the bill pay home screen. Scroll down the page to view your payees.

Scrolling Down the Page to Select Payee for Single Payment



Select your payee to expand the options for the payee. Then select **Pay** to view the *Amount* and *Send On* fields.

Expand the Payee to View the Payment Fields



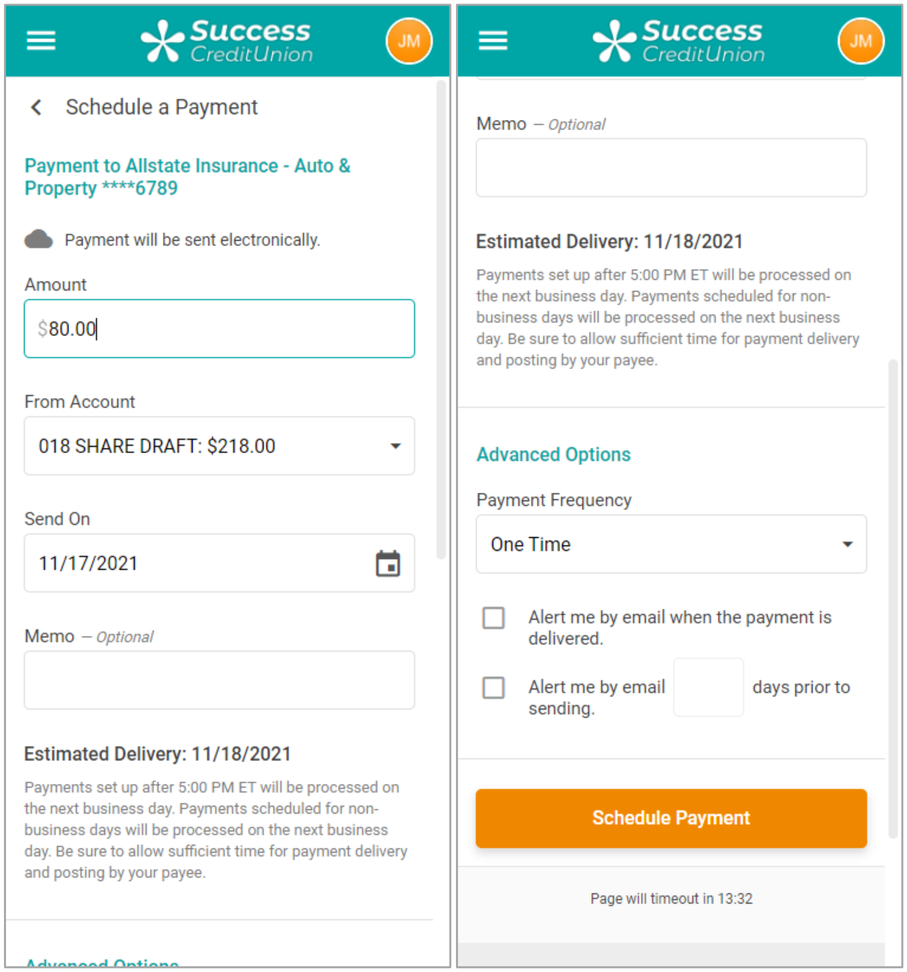
Enter the amount and select a payment date.

- Use the *Memo (Optional) field* if you want to add text that will appear in the bill pay history. This information will appear in the memo area of a check if this is a check payee.

Scroll down the page. Here you can also set up reminders and repetitive payments if desired.

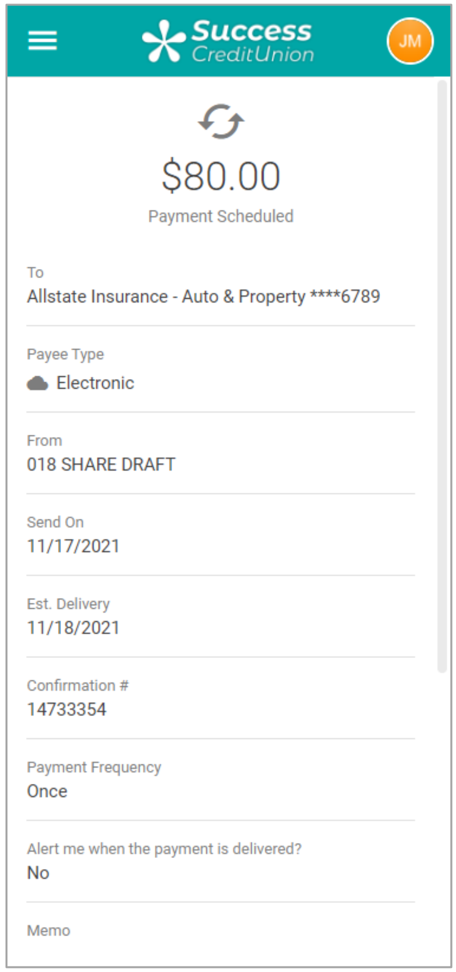
Select **Schedule Payment**.

Entering Payment Information for Scheduling Single Payment



The payment is now scheduled.

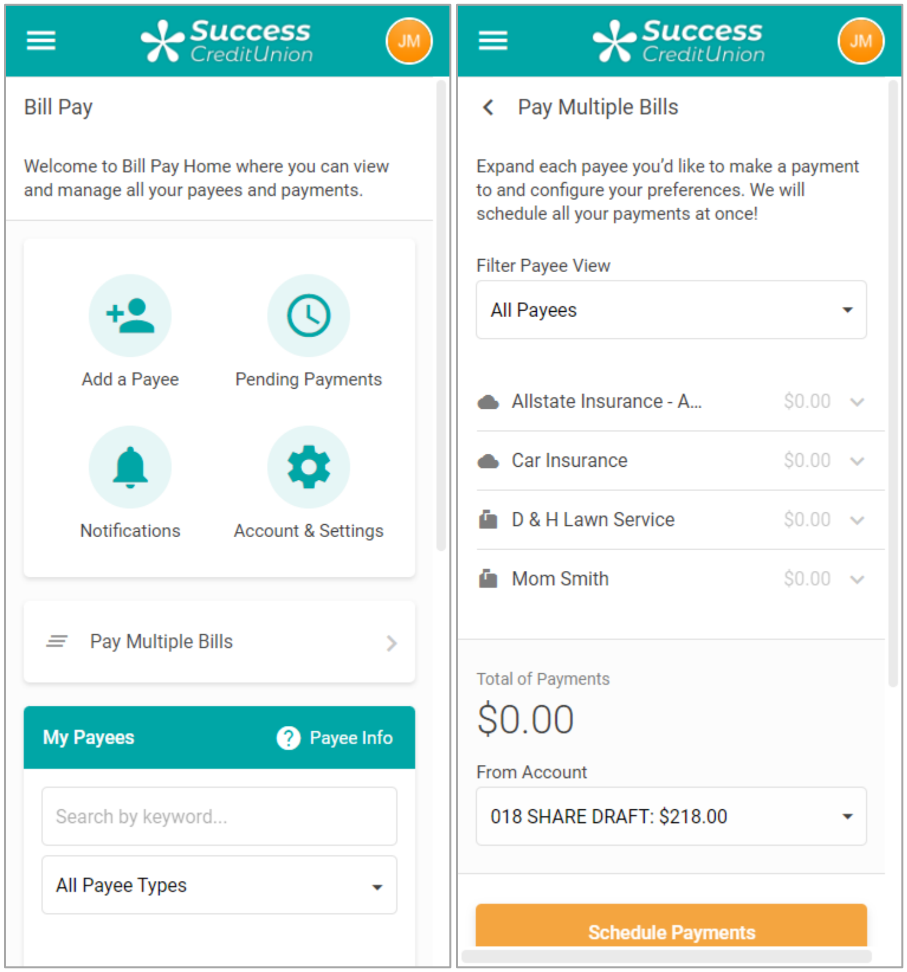
Single Payment is Scheduled



Pay Multiple Bills at One Time

You can pay multiple bills at one time. Select *Pay Multiple Bills* to view all your payees in one location.

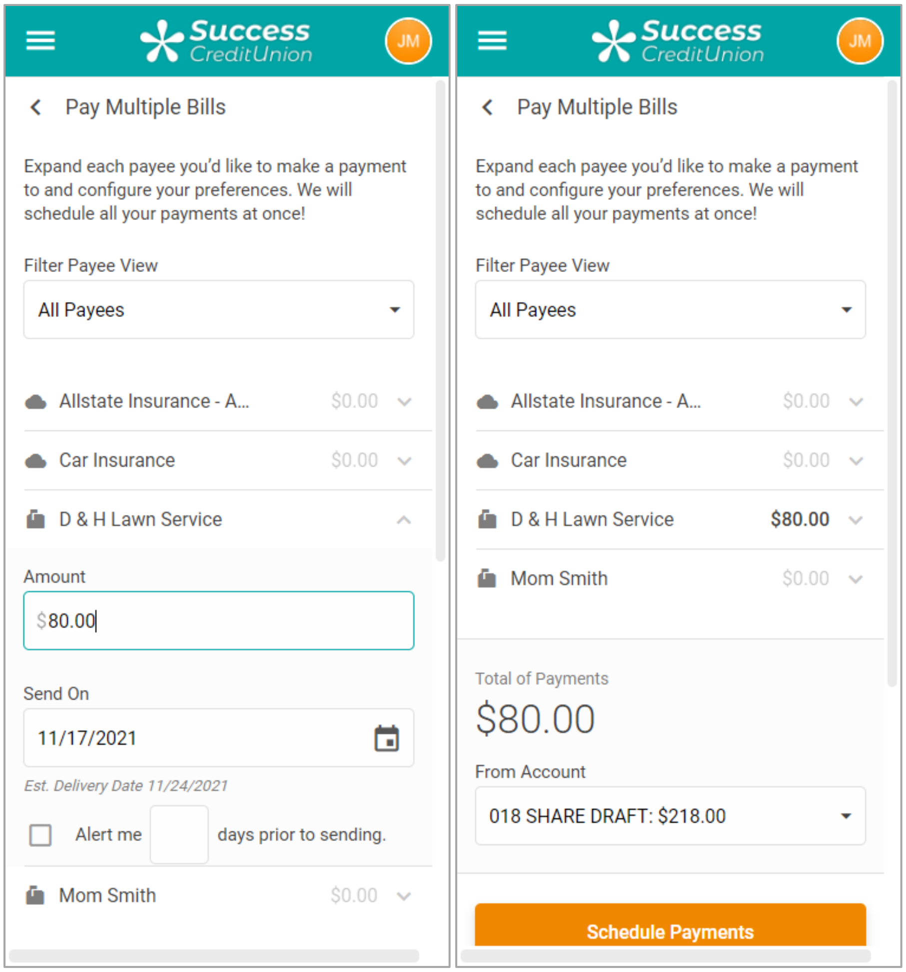
Paying Multiple Bills at One Time



Expand the options below the payee to show the *Amount* field. Enter the payment amount for each bill you want to pay and the date you want to make the payment. (You can use the calendar feature or just manually enter a date.) If desired, set up recurring payments and notifications.

When you scroll down the page, the *Total of Payments* will reflect this payment amount.

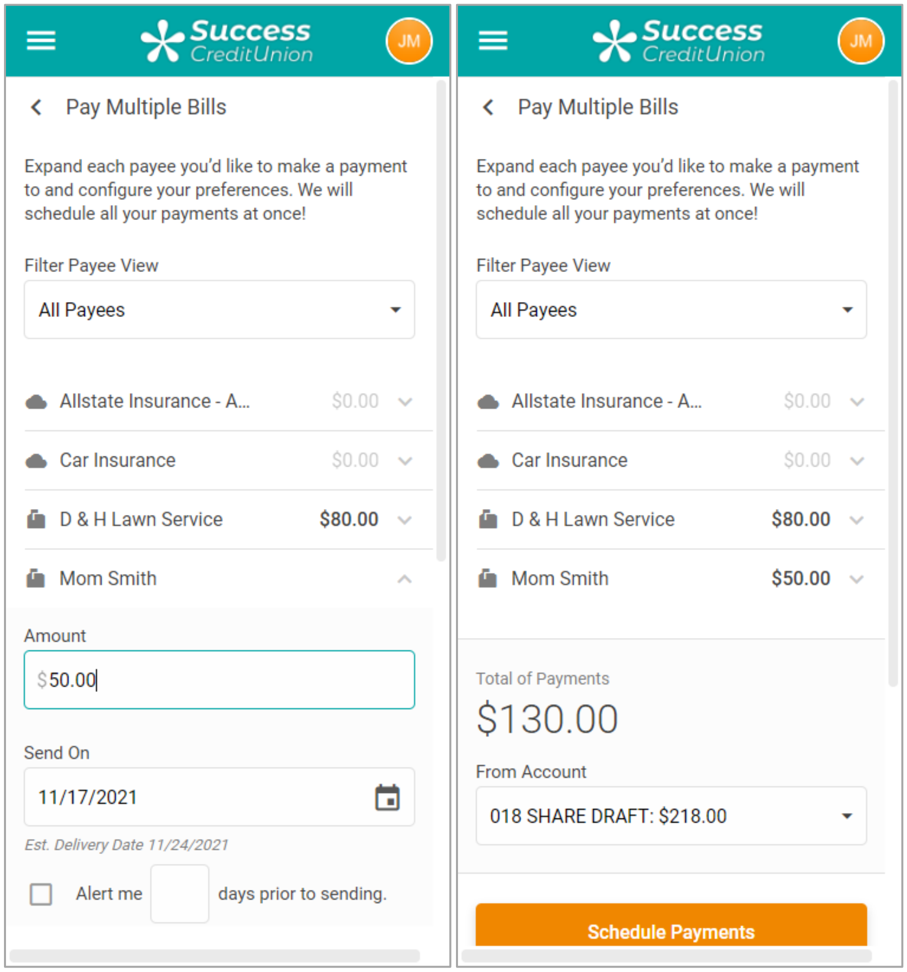
Making the First Payment When Paying Multiple Bills at One Time



Repeat the process with all other payees. The *Total of Payments* will reflect the additional payments.

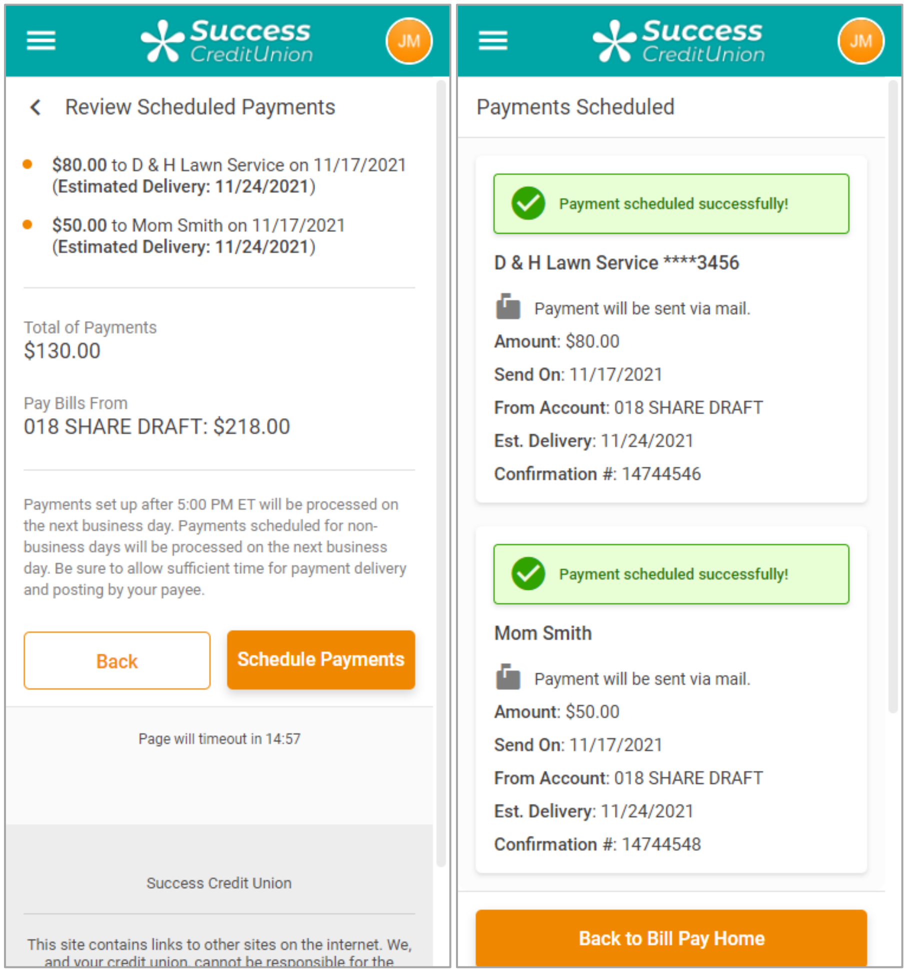
- NOTE: At this time, you can also elect to cancel your payment by removing the amount and closing the payee area.

Making Second Payment When Paying Multiple Bills At One Time



Select **Schedule Payments** to see a list of payments scheduled. A confirmation screen will appear.

Finalizing Paying Multiple Bills at One Time

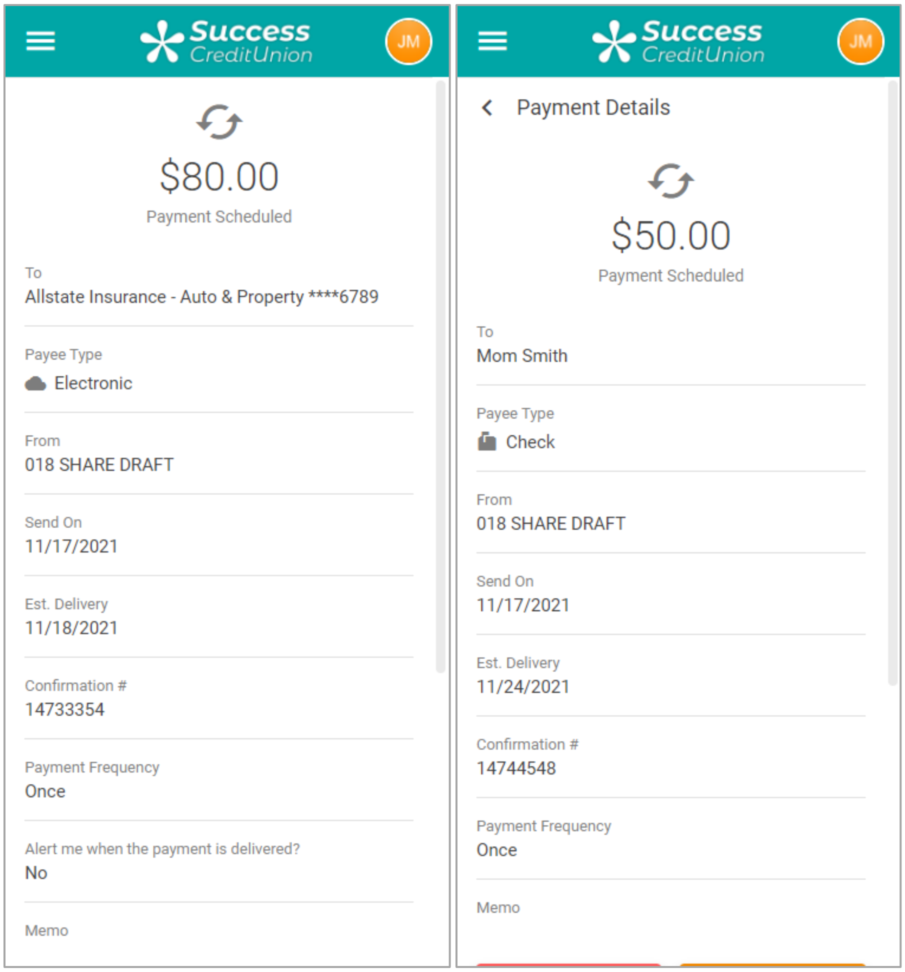


Electronic/Check Payment Scheduled

Payments have symbols identifying their delivery option.

- The payment to the left will be sent as an electronic payment as indicated by the gray cloud icon.
- The payment to the right will be sent as a check payment as indicated by the gray mailbox icon.
- Another payment type is an eBill payment (shown on page 52) which has the cloud with a check on it.

Viewing Symbols for Different Delivery Options (eBills Not Shown)



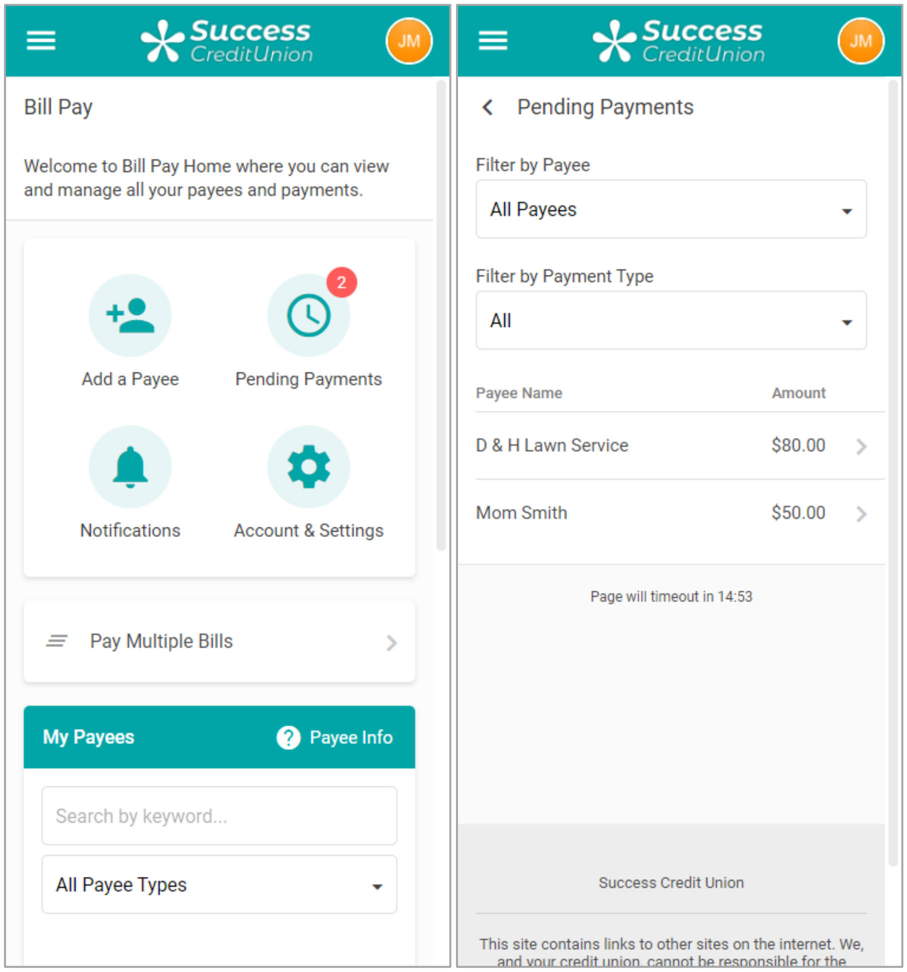
View Pending Payments

If a payee has one or more payments scheduled, a number will appear on the clock icon on the main bill pay menu. This icon will not appear if a payment is not scheduled.

To view pending payments, click *Pending Payments*.

The listing of pending payments will appear. From this page you can view your pending payments.

Select Pending Payments to View the Listing of Pending Payments



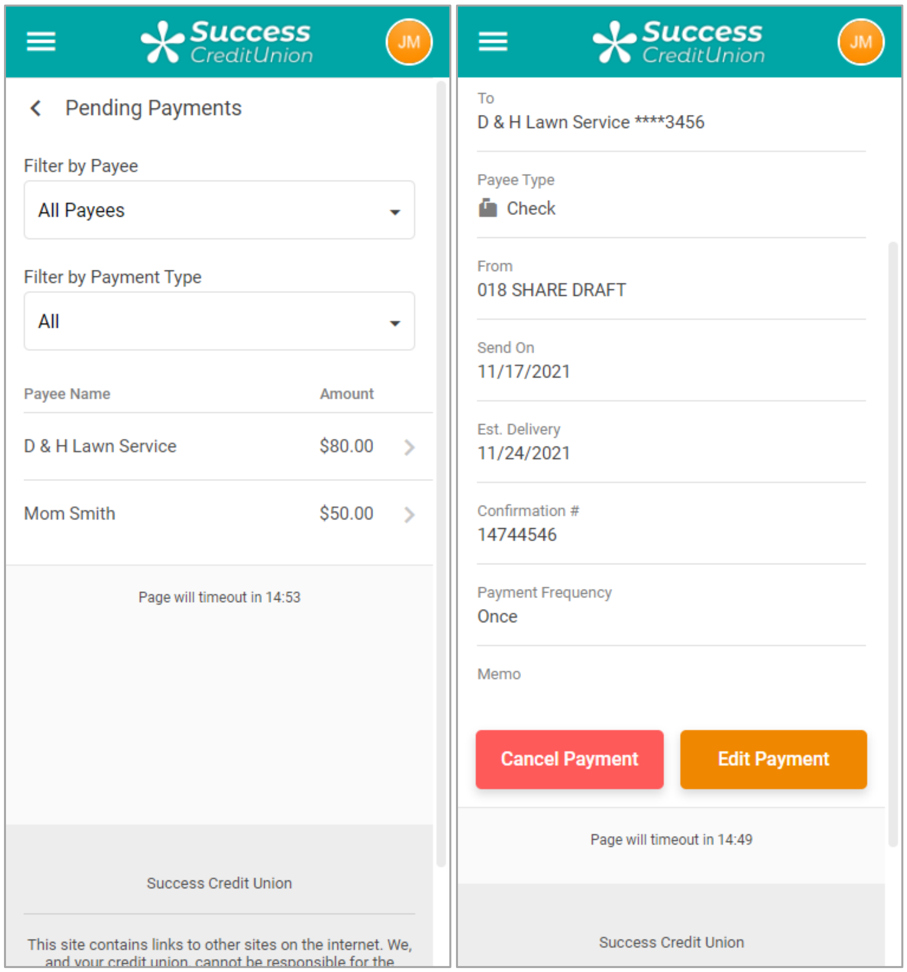
To view the detail of the pending payment, select it from the list.

Delete and Edit Payments

- NOTE: All pending payments must be deleted to delete a payee. Deleting a payee is covered on page 32.

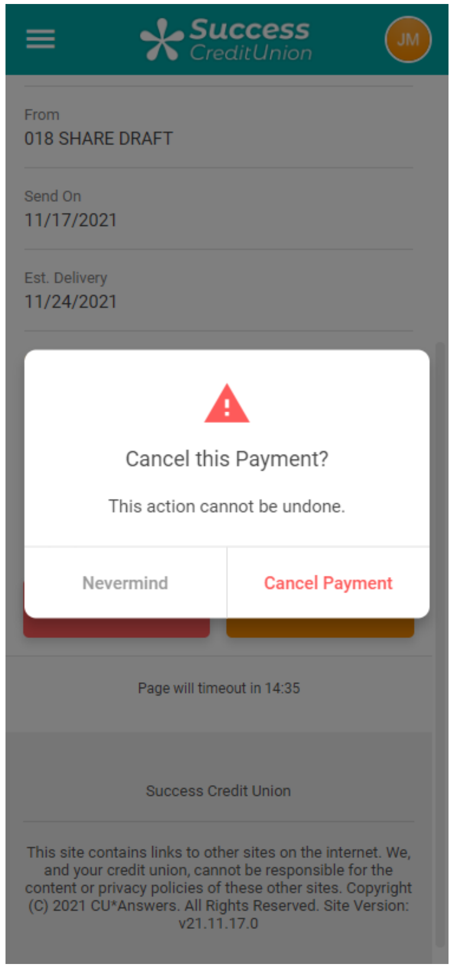
To edit a payment, select it from the pending list and then *Edit Payment*. To cancel that payment, select **Cancel Payment**.

Deleting or Editing a Payment



Cancel payment has a warning message.

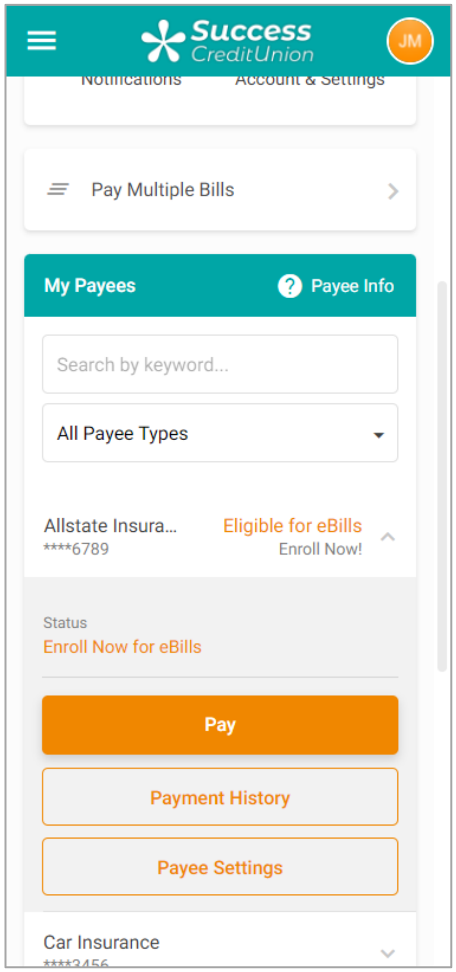
Finalizing Deleting a Payment



Access Bill Pay History

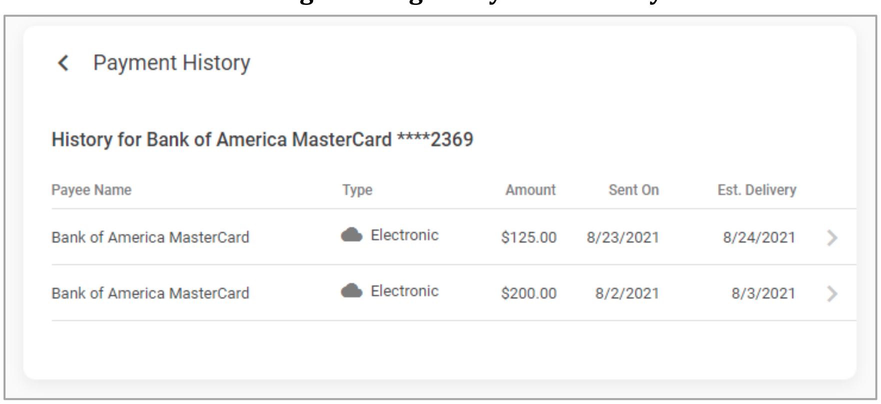
To access pay history for a payee, click **Payment History** in the drop-down area.

Accessing Payment History



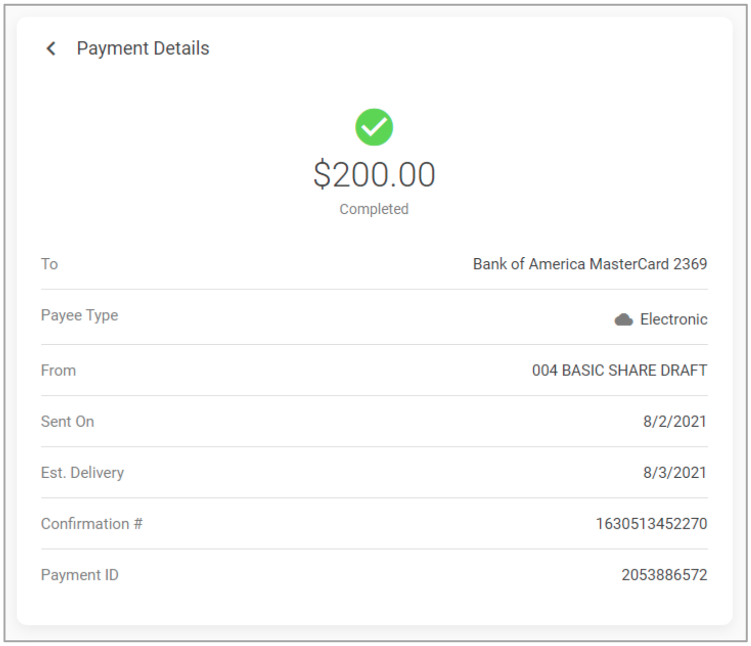
A listing of the history will appear.

Viewing a Listing of Payment History



Select a payment to see the details. This is accomplished by clicking the side arrow to the right of the payment.

Viewing Detail of Payment History



You can view up to 180 days of bill payment history online.

- **NOTE:** Paymentus stores eighteen months of history in the PASS software system.

E-Bills

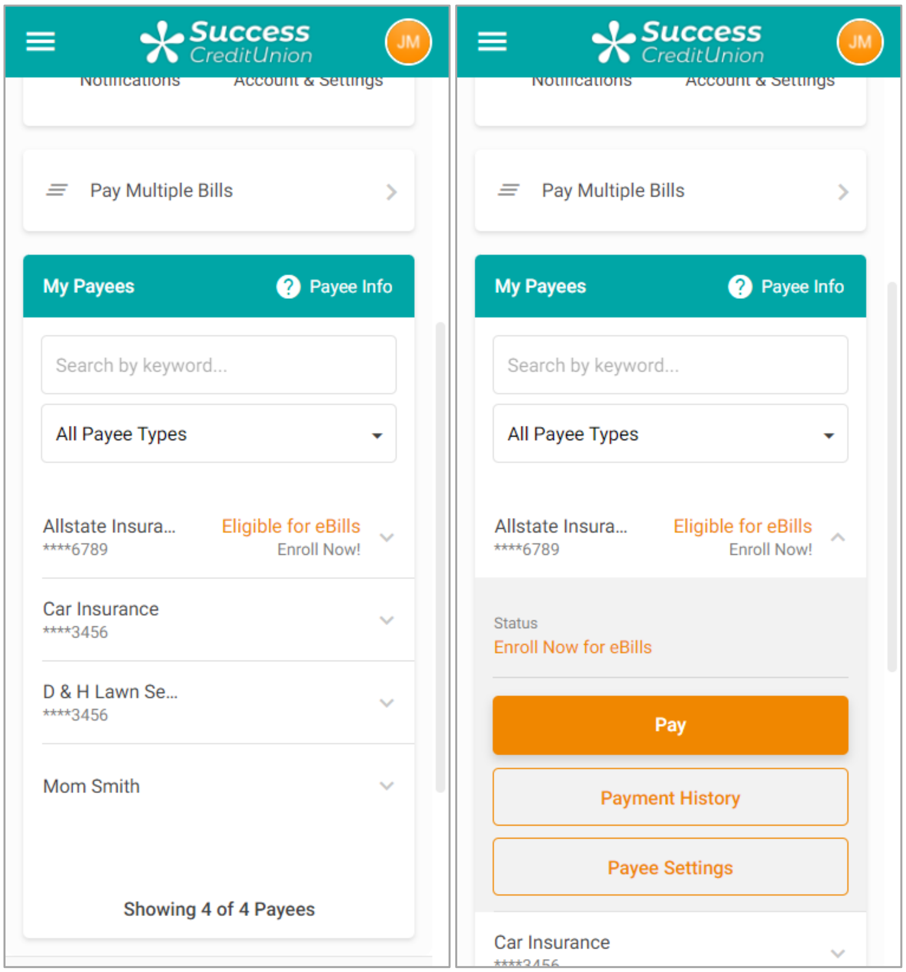
Certain payees have a relationship with Paymentus so that they can be set up as eBills. Once a member sets up a payee for eBills they will then be presented the amount due and the due date, as well as minimum balance information if appropriate.

- NOTE: The member must have profile established with the biller to enroll in eBills.

Setup

If a payee is eligible for eBills, it will be indicated in orange as shown below. To enroll, click the text *Eligible for eBills*. The area will expand. Click *Enroll Now for eBills*.

Enrolling in eBills



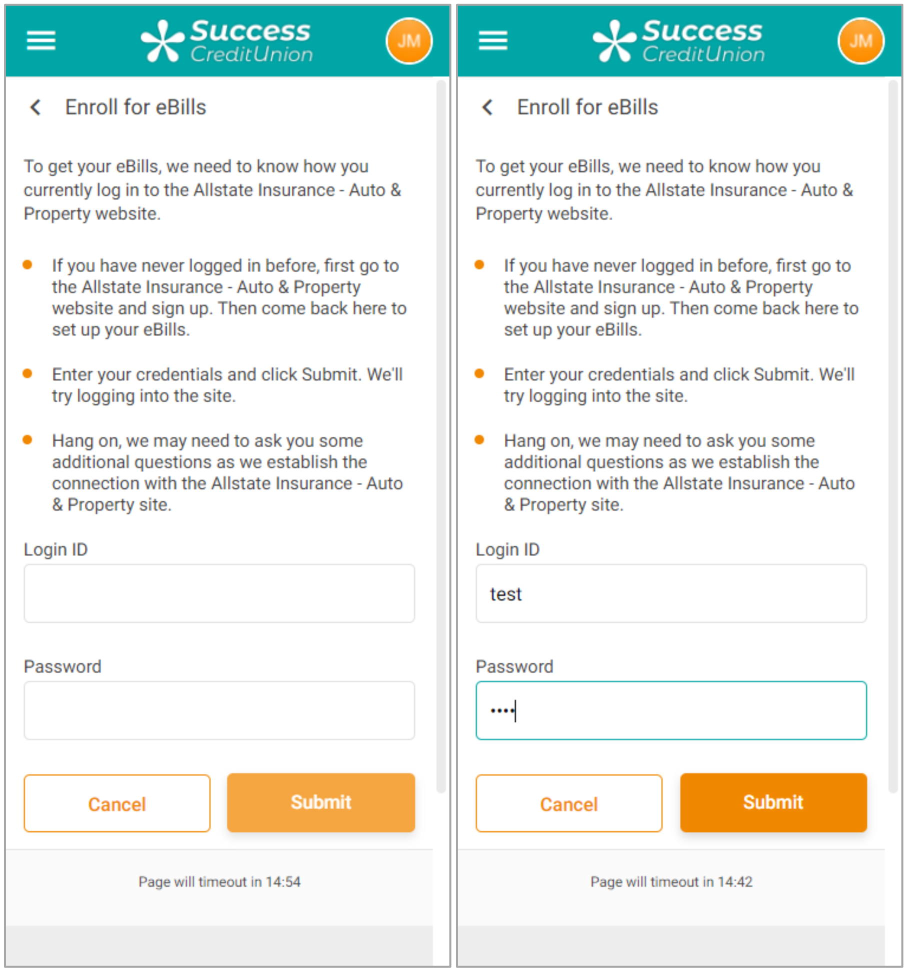
- NOTE: Connection to the vendor may take a few minutes.

The member can receive warning/error message in several specific instances during eBill enrollment. A full list of instances is listed on page 53. Full text is documented in **Appendix A** starting on page 86.)

There may be multiple divisions of this payee. In this case, select the appropriate one. (Generally, this step is skipped. It is not shown.)

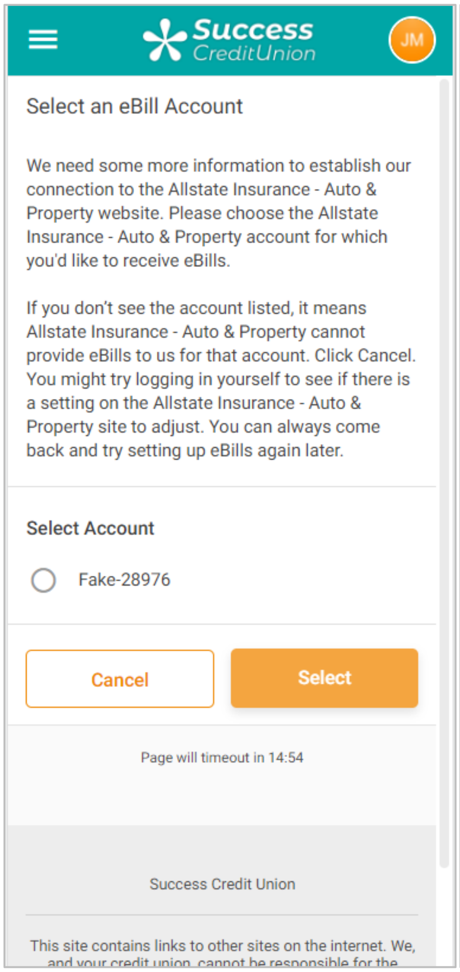
Enter your username and password for your account on the vendor website and click **Submit**.

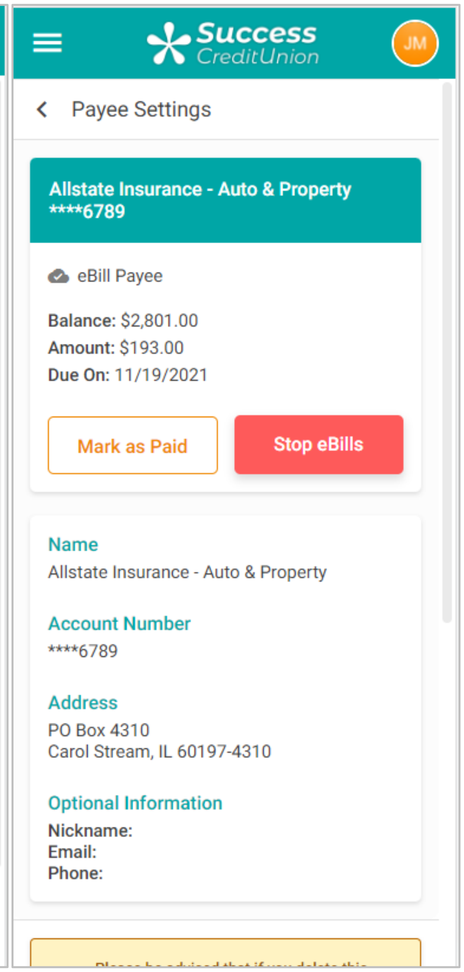
Enrolling in eBills



Select your account and **Select**. You are now enrolled in eBills, and the payee icon will change to be an eBill payee.

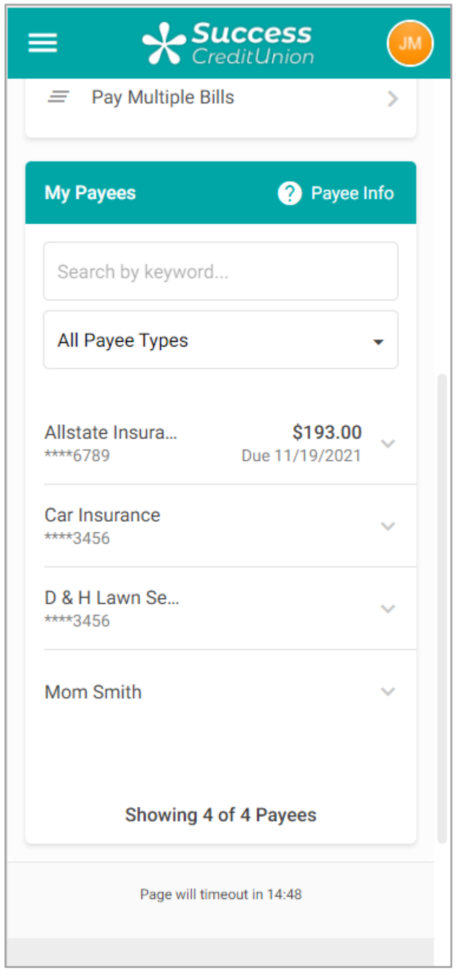
Enrolling in eBills





If a bill is due, it will show in the payee listing.

Enrolled in eBills



Messaging Member Receives When Setting Up eBills

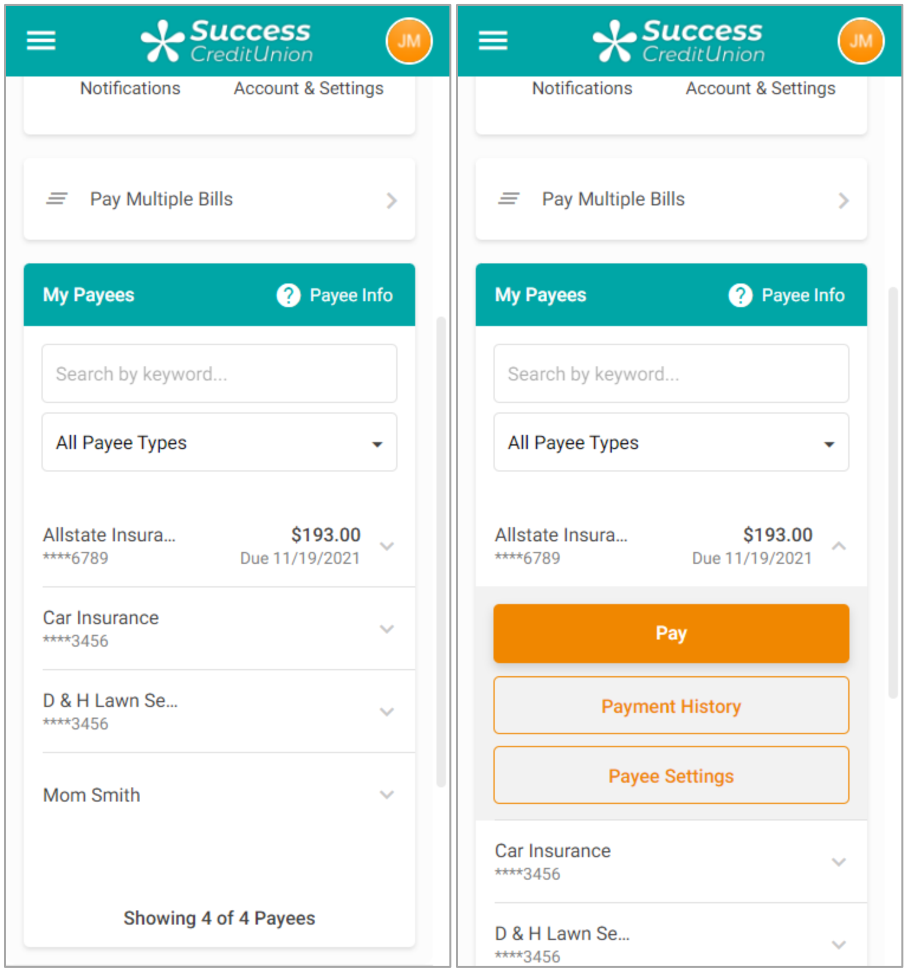
The member can receive warning/error messages in these instances. Full text is documented in **Appendix A**. Refer to page 86.

- Warning that the process may take some time to complete
- Generic failure (unknown issue on Paymentus side)
- Entering credentials
- Selecting eBill account
- Stopping eBills
- Missing credentials
- Missing account selection

Unenroll from eBills

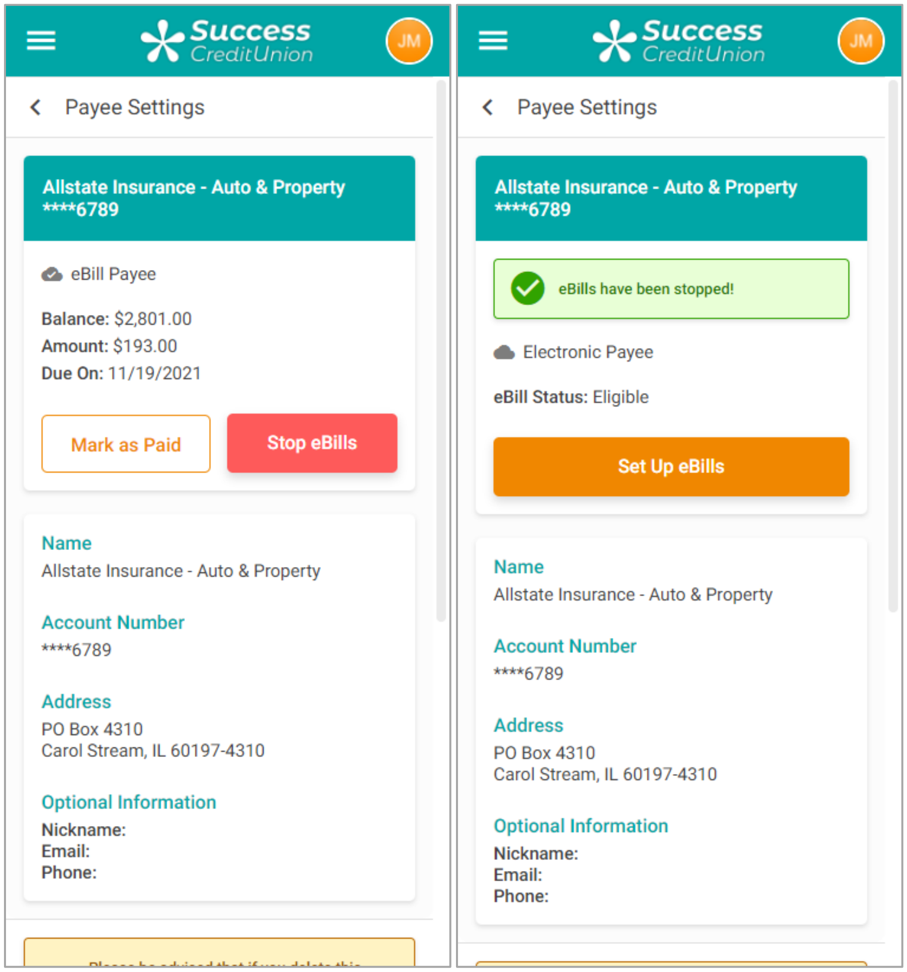
To unroll from eBills, expand the area to view the options on the screen where you edit the payee. Click **Payee Settings**.

Unenrolling from eBills



Click **Stop eBills**. There is no warning message upon unenrollment; however, a confirmation message appears at the top of the panel.

Completing Unenrollment from eBills

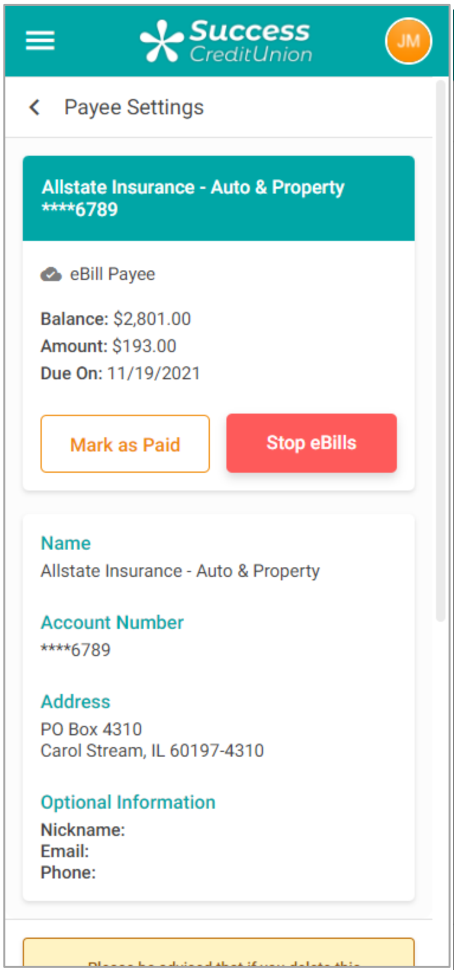


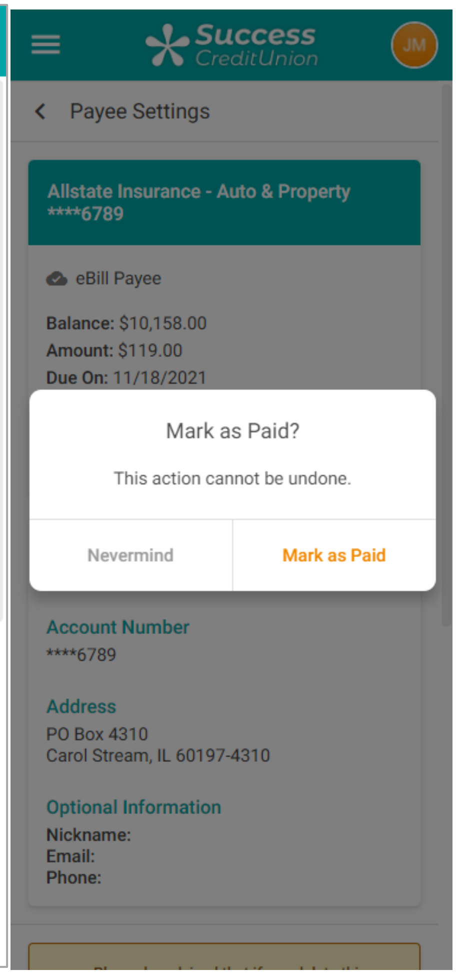
Mark an eBill as Paid

From the payee detail screen, you can mark a bill as paid. Use this feature if you paid the bill with another method and want to mark it as paid. Simply click **Mark as Paid**.

You will see a confirmation window. Click **Mark as Paid**.

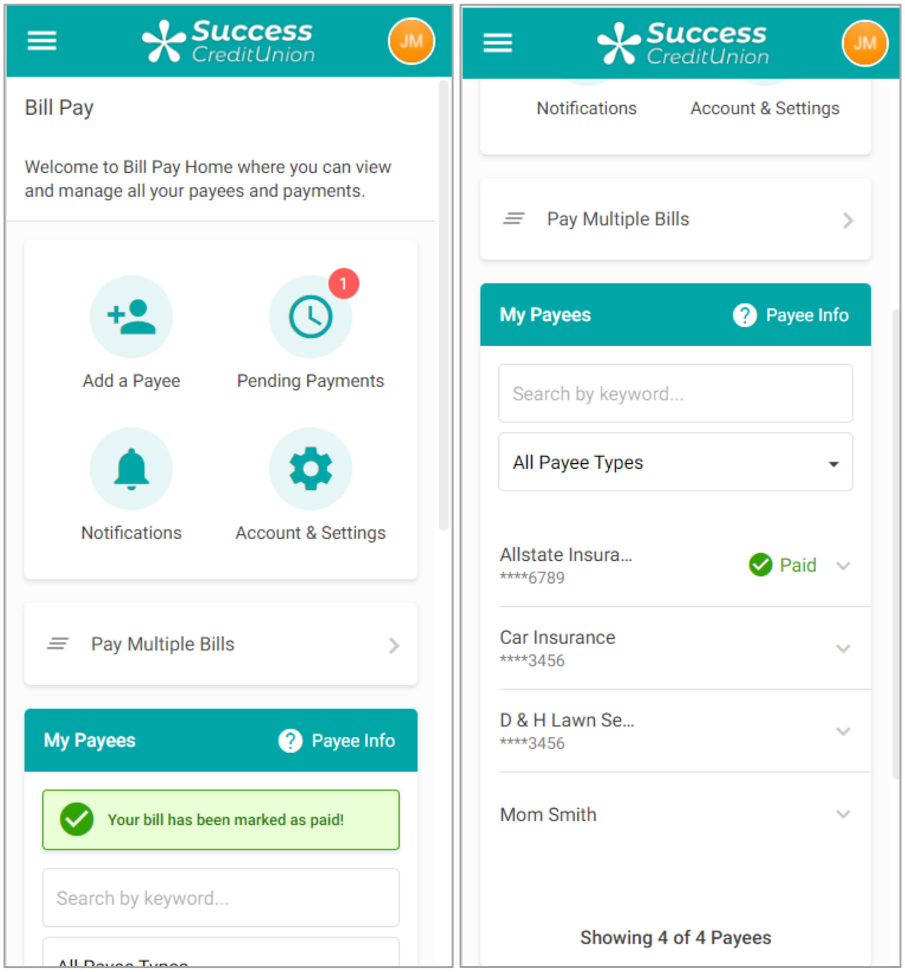
Marking an eBill as Paid





A confirmation message appears. This is then reflected on the Bill Pay Home.

Viewing an eBill Marked as Paid



Security with eBills

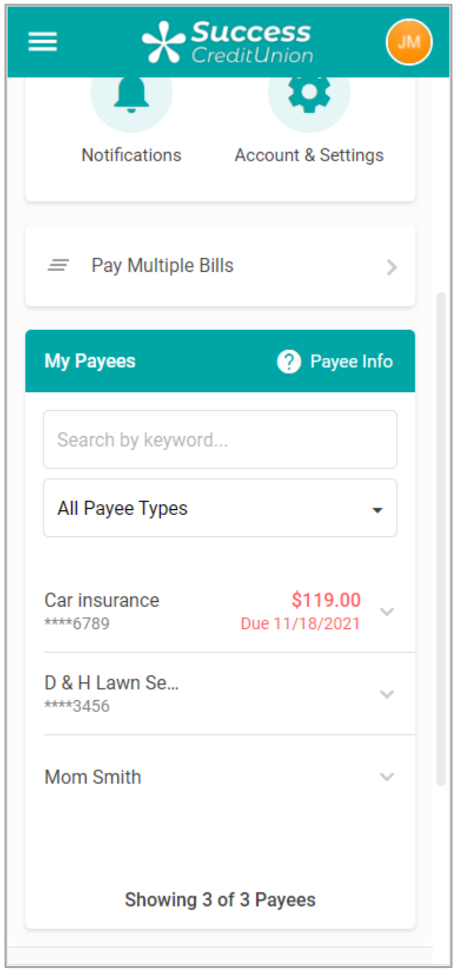
If you change your username or password on the vendor website, you will receive a message in online bill pay stating that your payee credentials have been changed and that you need to reactivate your eBills.

Notifications That an eBill is Due

The member will receive an email notification when an eBill is due. It will show in the payee section when an eBill is due.

Below is what you see if the bill is overdue.

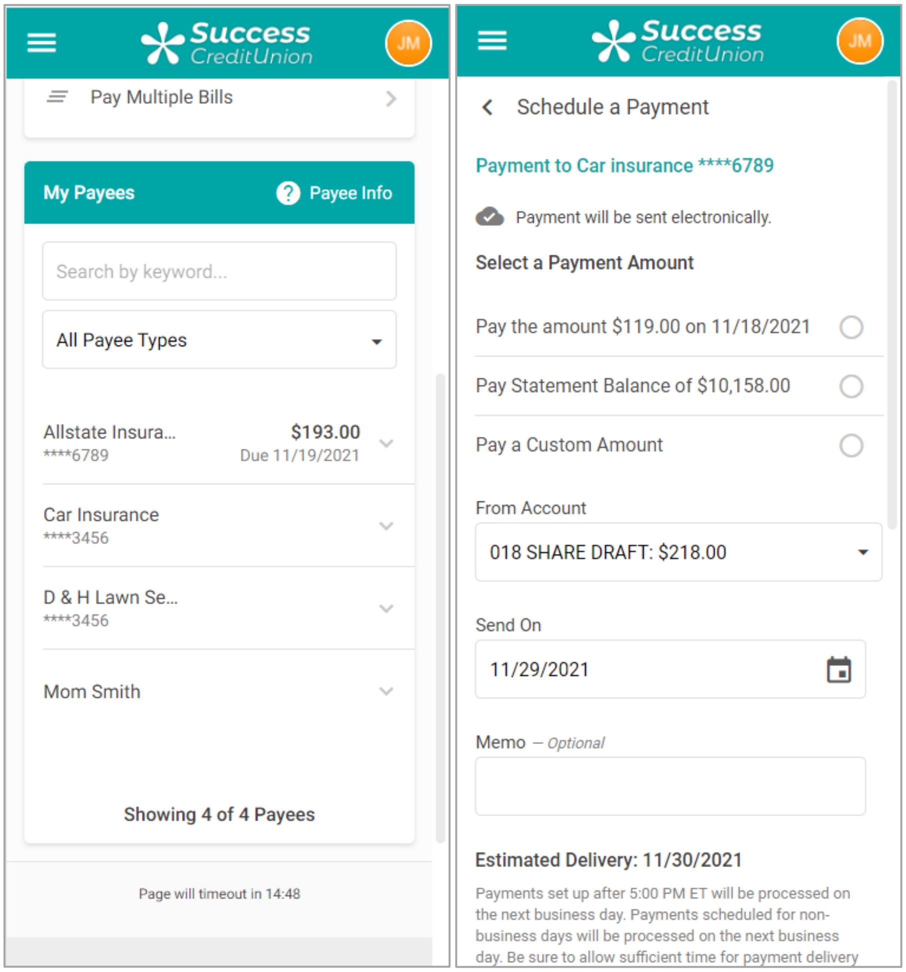
Viewing Notification that an eBill is Due



Pay an eBill

When you pay the eBill, the amount will be pre-populated, but you will be given the opportunity to pay a lesser amount.

Paying an eBill



Pay ANYONE - Person to Person (P2P) Transfers

What is a P2P Transfer?

A P2P transfer (or payment) is made in the Pay Anyone section of **It's Me 247**. Using this feature, a member can send a payment to an individual via email or text message. A security question is sent with the message. (An answer is entered by the member when setting up the payment, but this information is not sent with the message and must be separately relayed to the recipient.)

The recipient accesses their payment by clicking on a secure link they receive via an email or text message. They then access a secure webpage where they enter the answer to the security question, enter the routing number of their financial institution, and enter the deposit account number. The recipient then receives the payment into the account they provided.

- P2P payments are made shortly after 5:00 PM ET on the day the recipient accepts the transaction.

General Information

- Controls are in place to ensure the routing number is valid. Paymentus cannot confirm, however, that the recipient enters the correct account number.
- Payment limits set by your credit union are followed. The members will receive a message if they exceed the credit union limit, and the transaction will not be permitted.
- P2P payments are made shortly after 5:00 PM ET on the day the recipient accepts the transaction. If the recipient accepts the funds after 4:00 PM ET, the funds will be pulled on the next business day.
- Once the recipient accepts the funds, the money should be deposited into the recipient's account in roughly one to two business days.
- The P2P transfer will be pulled from the member's account at the end of the business day after the recipient accepts the funds.
- The recipient must accept the transaction within ten days. After five days, a reminder email/text will be sent to the recipient. Failure to accept the transaction within the ten-day window will result in an unsuccessful transaction attempt, and another P2P transfer will need to be created.
- The recipient has three attempts to accurately answer the security question that they need to answer to receive the funds. Once they have reached the maximum number of attempts, the transaction will be cancelled, and another P2P transfer will need to be created.
- The recipient's financial institution must be a United States financial institution.
- Organizational accounts do not have access to P2P and cannot make P2P transfers.

> *NOTE: Messaging your members and their recipients might see are included in Appendix B.*

Blocking P2P Transactions

The Cards & Payments team offers a Blocked Database for Paymentus P2P transactions. This database will be referenced each time a member schedules a P2P transaction. If sender/recipient information matches data from confirmed P2P fraud, the member will be presented with an error message and the P2P transaction will be stopped. If a member receives an error code, they will be instructed to contact their credit union, at which time the Cards & Payments team can assist your staff with determining what information blocked the transaction. A sample version of the error code is as follows:

Your payment cannot be processed at this time. Please contact your credit union and reference the following error code: XX-XXX.

The Blocked Database will continue to grow to protect members, as the Cards & Payments team will be managing the addition of applicable email addresses, phone numbers, and IP addresses when P2P fraud is confirmed.

Contact the Cards & Payments team for assistance.

Notification Messages Member and Recipient Receive with P2P

The member and recipient receive notifications in certain instances. Full text is documented in **Appendix B**. Refer to page 87.

Special Considerations for P2P

P2P transfers must be activated separately by the Cards & Payments team. There is a separate cost for this feature.

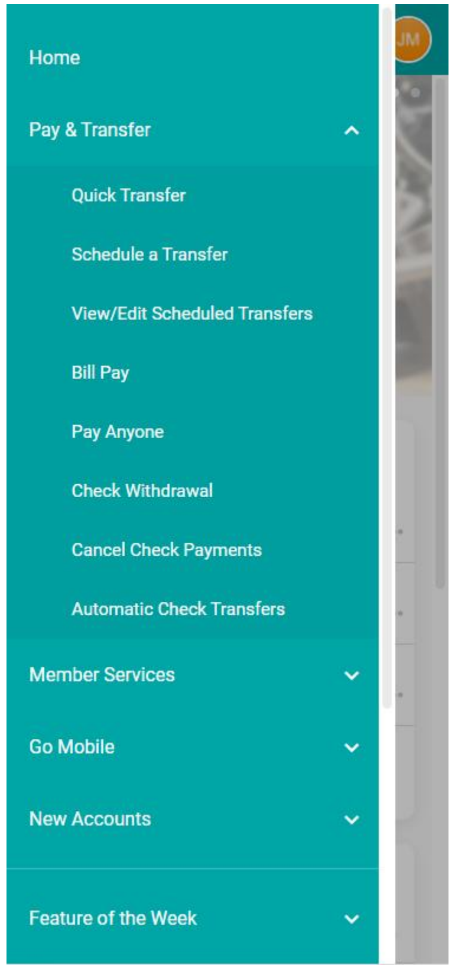
P2P transfers are made via an ACH transaction. Paymentus will serve as the ACH Originator.

- NOTE: P2P transfers are outgoing only.

Granting Access to Pay Anyone

For members to access Pay Anyone, you must grant them access points using ItsMe247 Manager. For example, the Pay and Transfer section in the Mega Menu provides a great place to add access to bill pay. In this example below, access was granted to bill pay as well since this credit union offers both features.

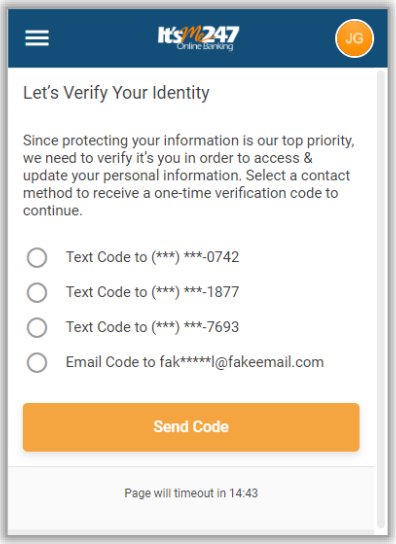
Accessing Pay Anyone

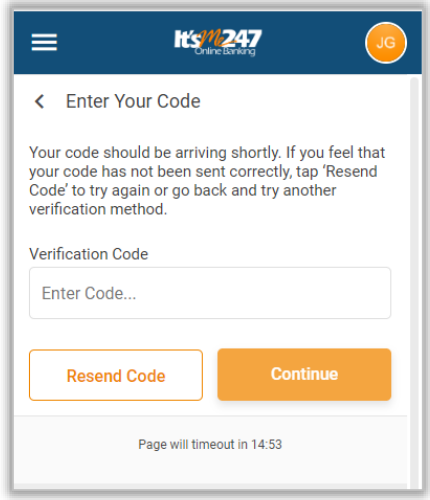


Other options and wording are available.

For more information contact the Internet Retailer Support Center at irsc@cuanswers.com. To purchase ItsMe247 Manager go to the CU*Answers store at https://store.cuanswers.com/store/irsc/cupublisher-self-service/

Two-Factor Authentication (Optional Feature)





Multi-factor Authentication (MFA) is available in the *Pay Anyone* area of **It's Me 247**.

To activate, use **Tool #569 *Online/Mobile/Text Banking VMS Configuration*** and then Online/Mobile Web Banking Features. The member is prompted to enter a confirmation code sent via text or email before they can access the Pay Anyone module (Person to Person Transfer) module, for any reason, including enrollment, sending of payments, and unenrollment.

- NOTE: The code expires after 15 minutes.

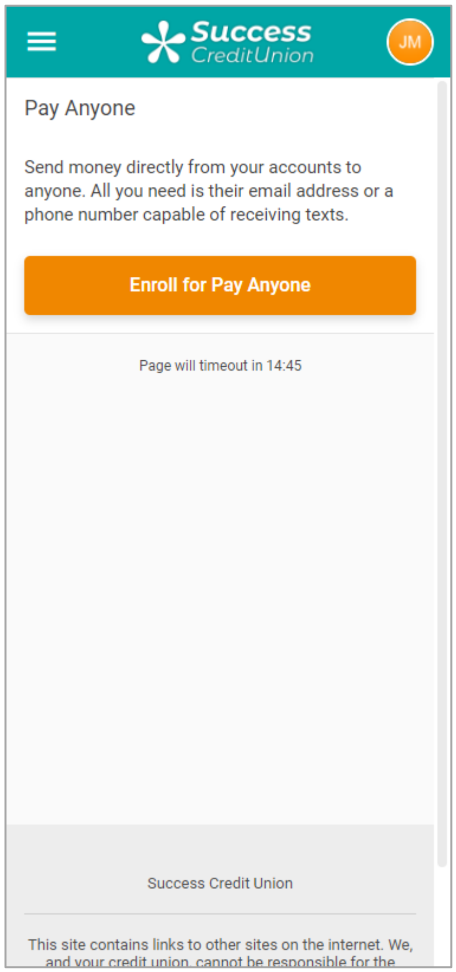
Enrollment in Pay Anyone

Members cannot enroll in Pay Anyone if they:

- Are blocked from bill pay enrollment with their Personal Internet Branch (PIB) profile.
- Are already enrolled in Pay Anyone.
- Do not have an email address or have an email address marked as invalid.
- Do not have a checking account.
- Have an address marked as a foreign address. (United States addresses, as well as Puerto Rico and the Virgin Islands, are allowed.)
- Organizational/Business Accounts cannot use Pay Anyone
- NOTE: Enrollment in bill pay is shown in the section starting on page 20.

To begin the enrollment process, click **Enroll for Pay Anyone**.

Enrolling in Pay Anyone

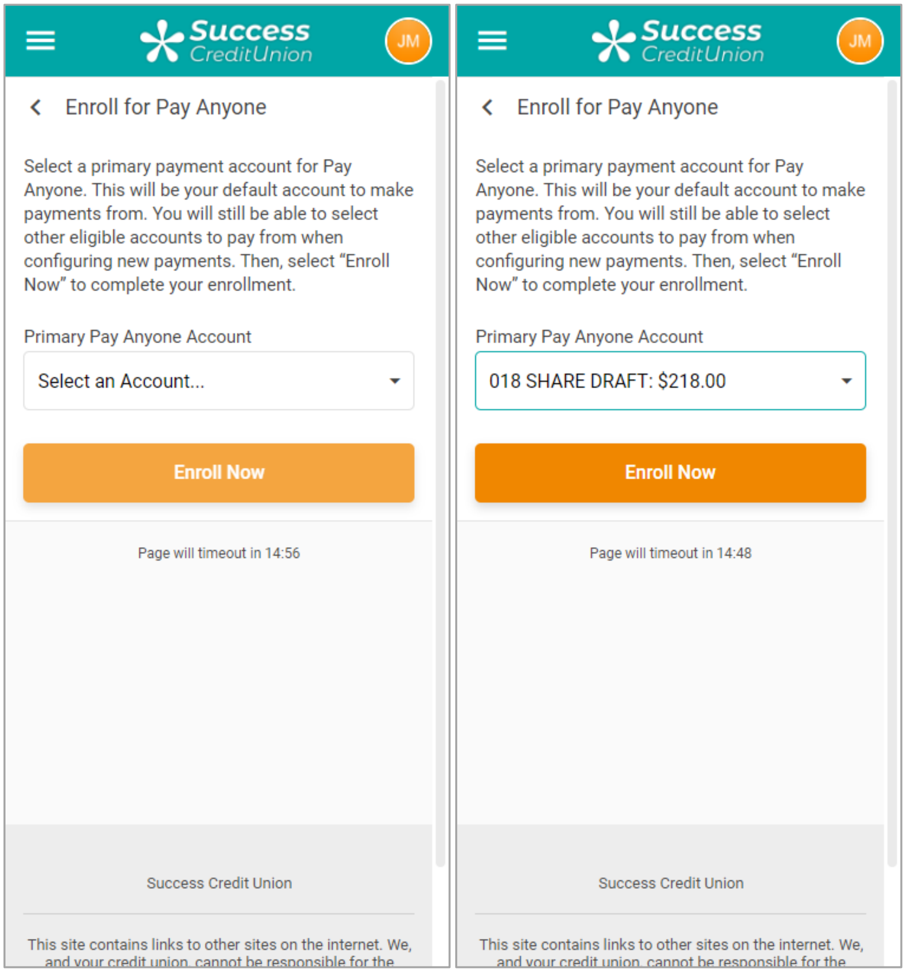


Next select a checking account from the *Primary Pay Anyone Account* drop-down menu to fund the P2P or Pay Anyone payments.

- You can select a different checking account when you make your payment if your membership has more than one checking account.
- Only sub accounts of your membership can be used to pay a bill.

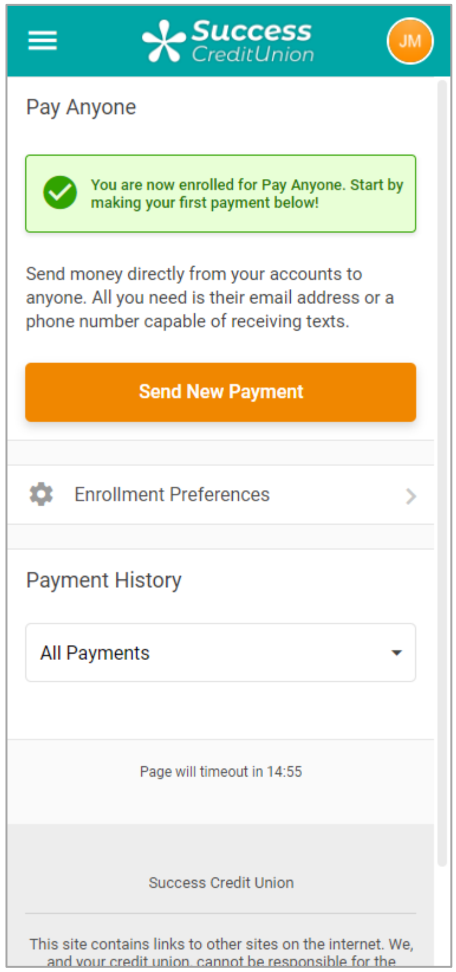
Click **Enroll Now**. *(See second graphic below.)*

Enrolling in Pay Anyone



You are immediately enrolled and can add a payee and make a payment. (Notification of successful enrollment appears at the top of the page.)

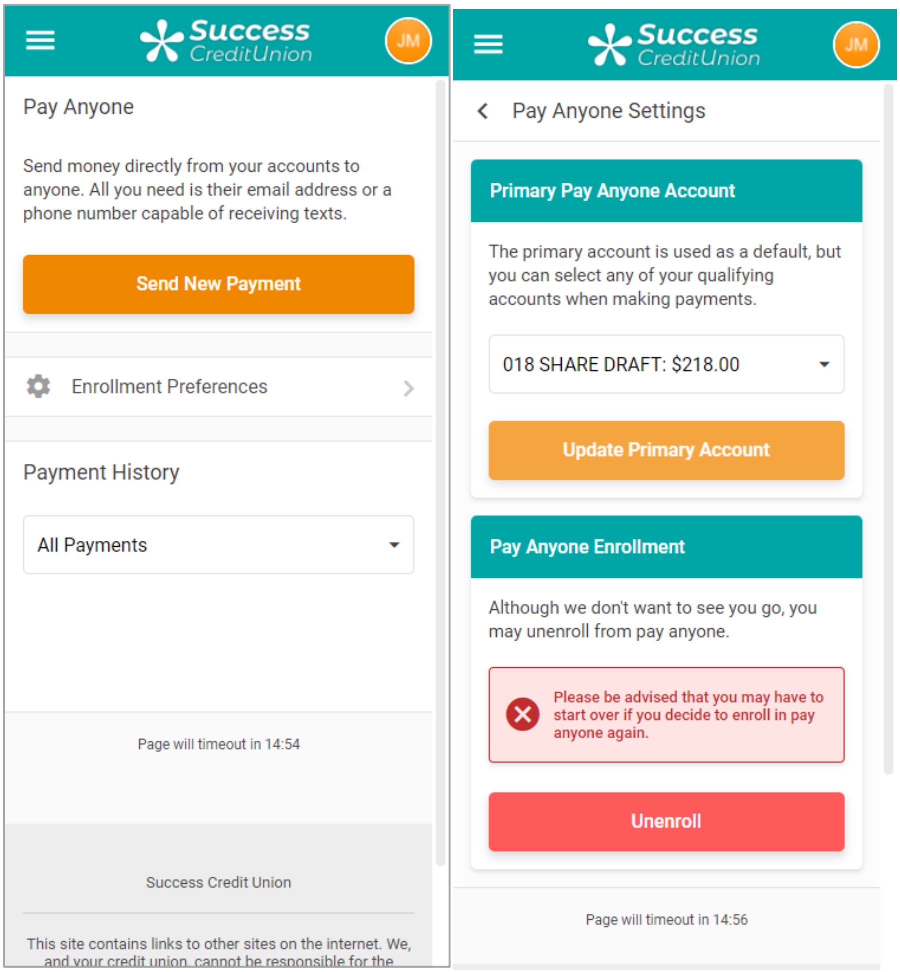
Confirmation of Pay Anyone Enrollment



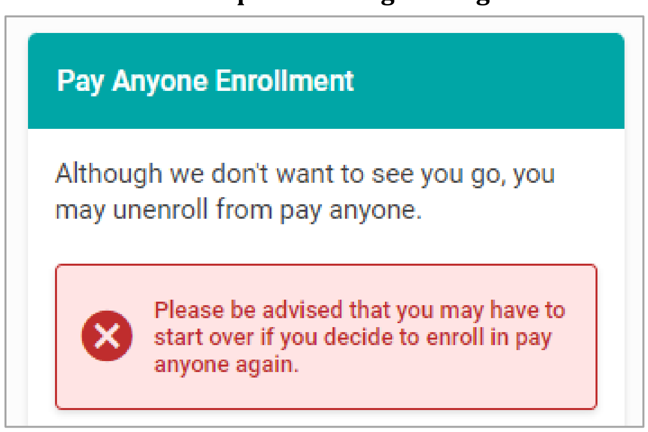
Unenrollment in Pay Anyone

If you want to unenroll in Pay Anyone, select Enrollment Preferences. A warning message appears in this section warning you that if you unenroll you will need to start over. Click **Unenroll**.

Unenrolling from Pay Anyone

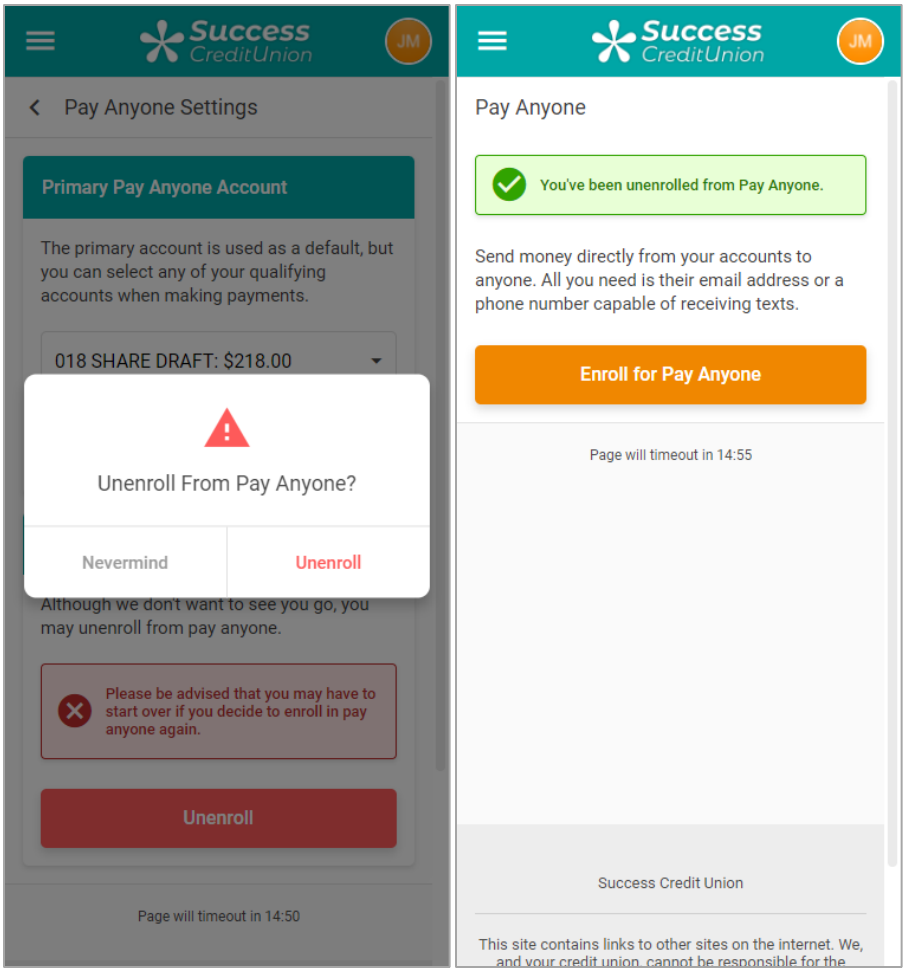


Close-Up of Warning Message



A warning will appear. Click **Unenroll** and you will see a confirmation message.

Completing Unenrollment from Pay Anyone

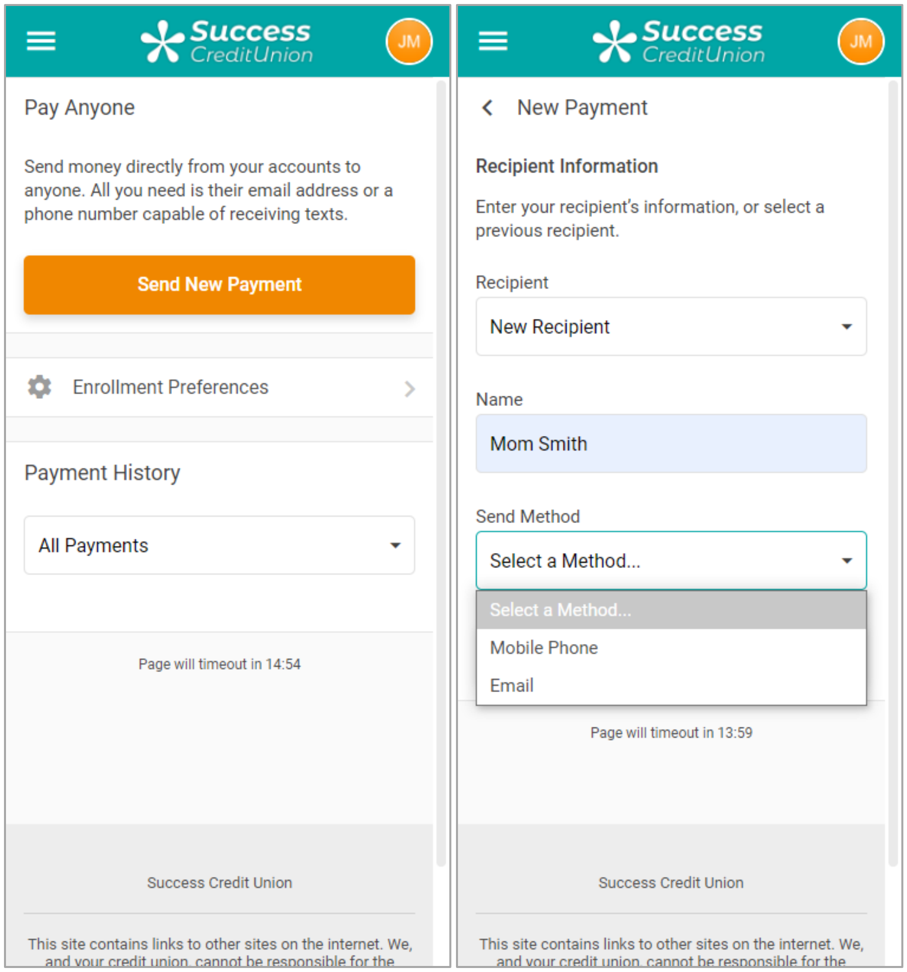


Make a P2P Transfer

To make a P2P transfer, select **Send New Payment**. Select whether it is a new recipient or an existing one.

Select an existing one from the drop down menu (not shown) or enter the new receipient name in the space provided. (NOTE: You must enter a first **and** last name.) Select a method to send the payment.

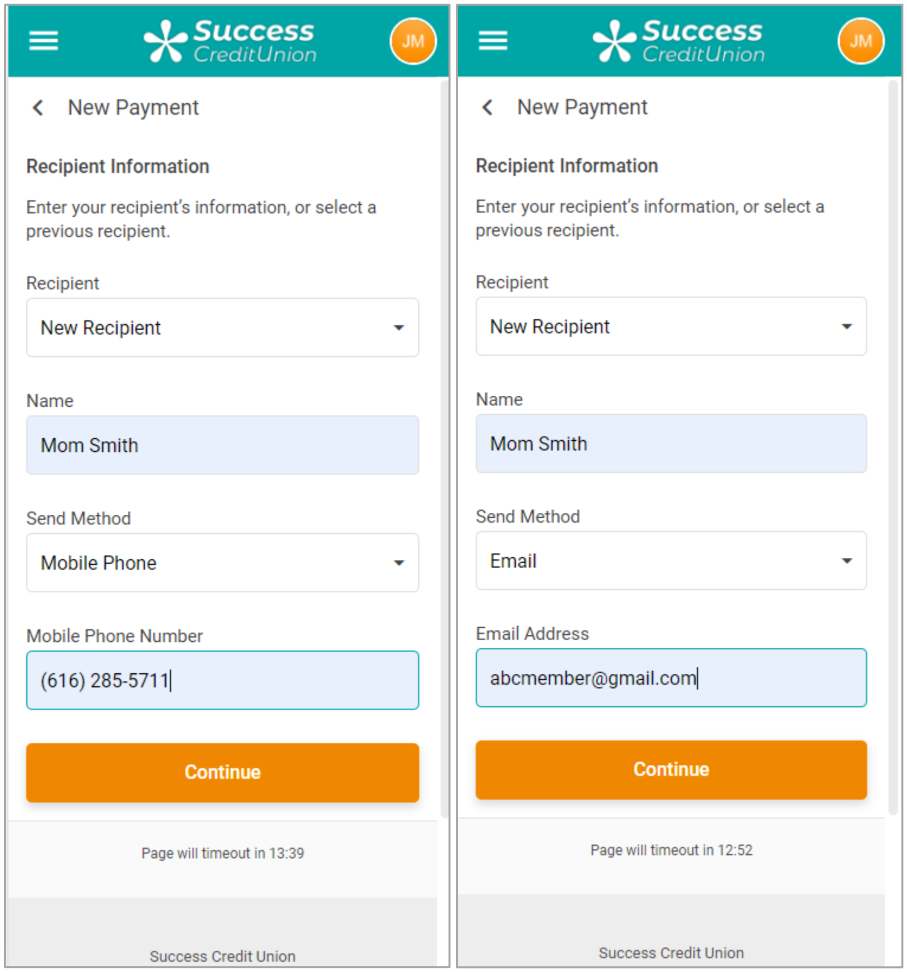
Beginning the Process of Making a Pay Anyone Payment



If you select *Mobile Phone* a field will appear to enter the recipient's mobile number. If you select *Email* you will be asked to enter their email address.

Click **Continue**.

Selecting How to Notify Recipient of Pay Anyone Payment



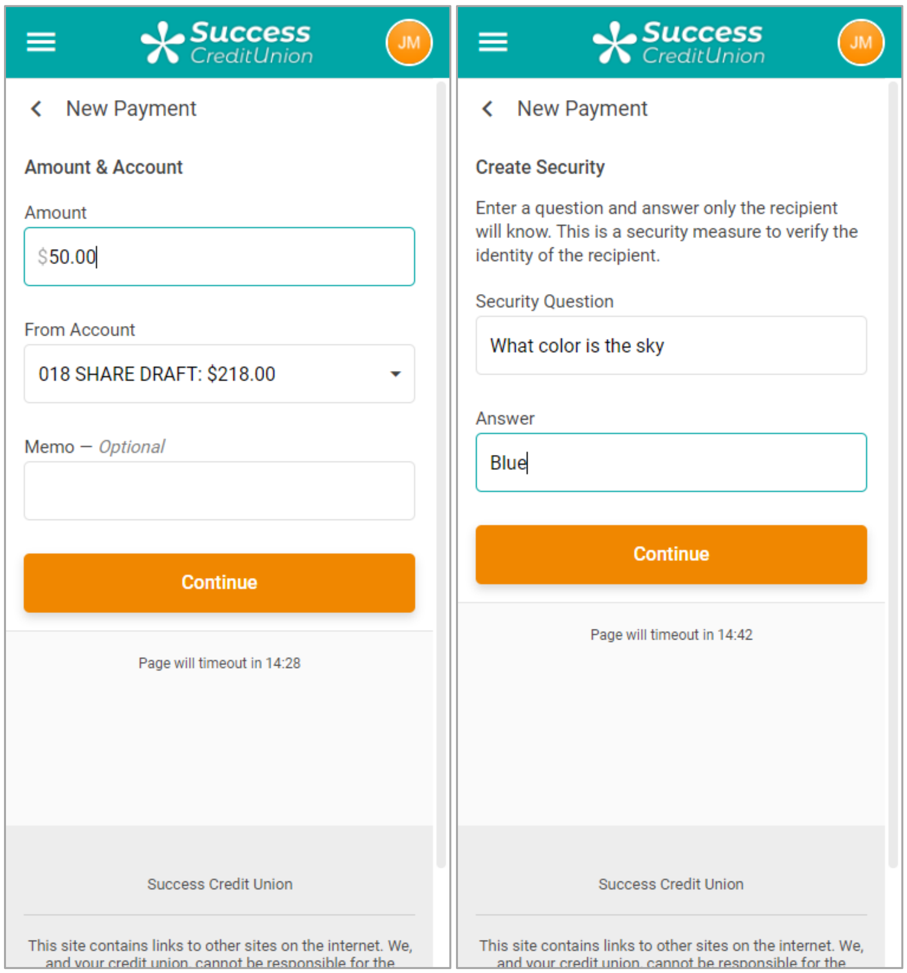
Enter the amount of the payment. Click **Continue**. (*See first image.)*

Enter a security question and answer that the recipient will use when collecting the payment. Only the question is sent to the recipient in the text or email. For security purposes you must relay the answer yourself in a separate communication.

- NOTE: The security question answer is not case sensitive.

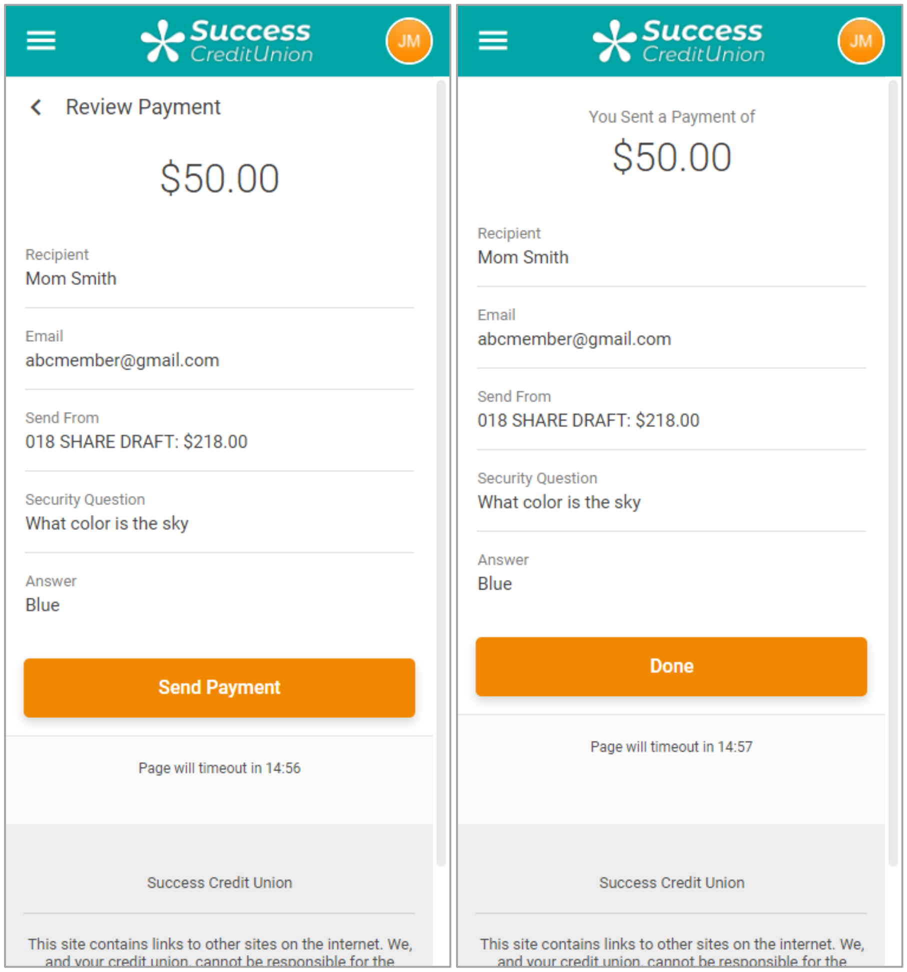
Click **Continue**. *(See second image.)*

Entering Information for the Pay Anyone Payment



Once the information is entered, click **Send Payment**. You will see a confirmation message.

Finalizing Sending a Pay Anyone Payment



A message is sent immediately to the recipient. (You will also receive a confirmation email).

From: [redacted] Customer Service [mailto:noreply-[redacted]@BillpayCustomerService.com]
Sent: Wednesday, December 16, 2015 12:22 PM
To: [redacted]er <kirk[redacted]r@cuanswers.com>
Subject: PayItNow (PIN) payment to kirk vallier was created

Dear JANE DOE,

This message is to confirm that you just set up a $50.00 PIN Payment to be sent to kirk[redacted]. If you did not initiate this transaction, please contact us immediately at (555) 555-5555 for further instruction.

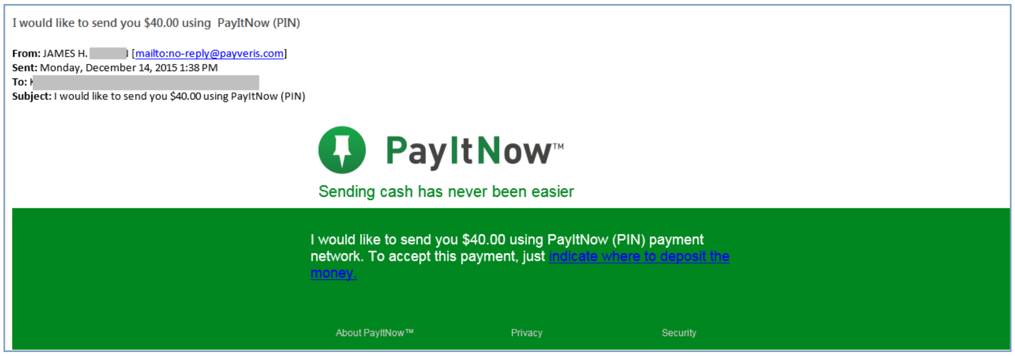
Sincerely,
[redacted] Customer Service

You will also be sent a notification in the bill pay notification section.

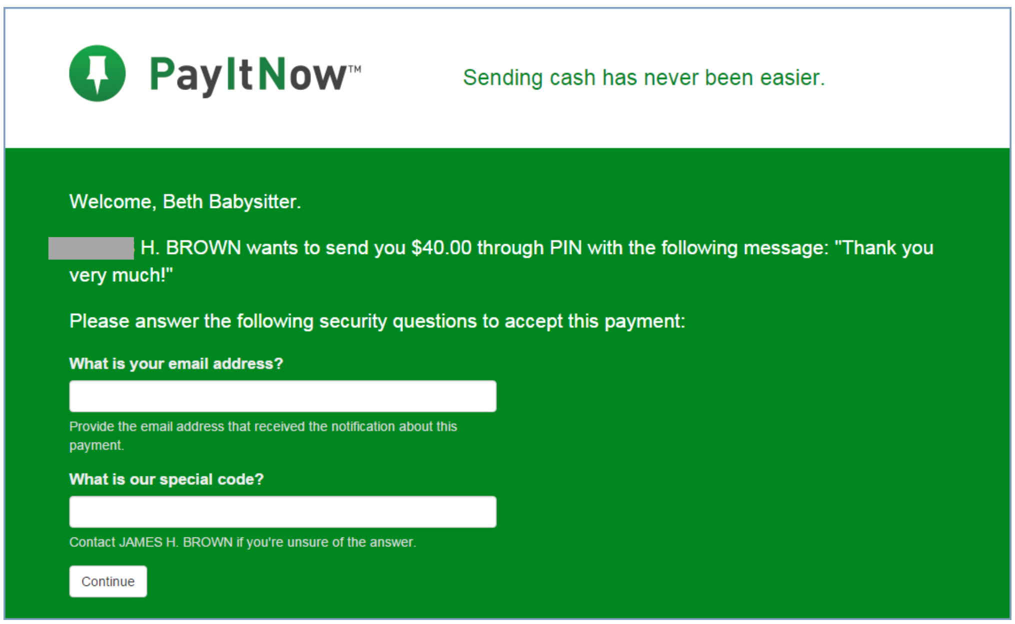
Collection of the Funds by the Recipient

Below is an example of the email the recipient receives once the payment is sent. The email includes the amount of the payment and provides a link to accept the payment.

1. The recipient receives an email or a text message which shows who sent the payment and payment amount.

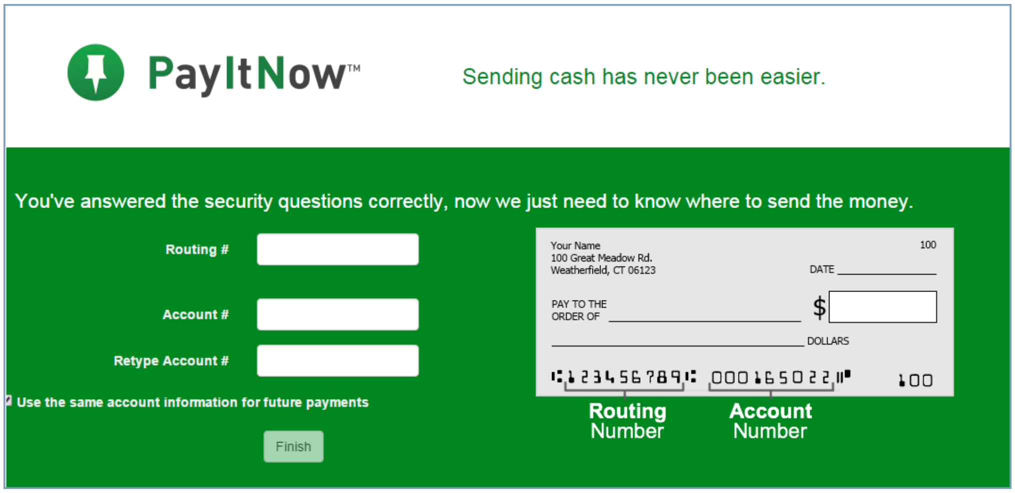


2. The recipient clicks on the link provided to access the entry website. This page will show the message that you entered when setting up the payment.



3. The recipient will enter his or her email address (or mobile phone number) and the answer to the special security question answer (that you have provided separately).

   - The recipient has three attempts to accurately answer the security question to receive the funds. Once they have reached the maximum number of attempts, the transaction will be updated as failed, and another P2P transfer will need to be created.



4. The recipient will enter the final page where he or she will enter his or her account number and routing number and clicks **Finish**.

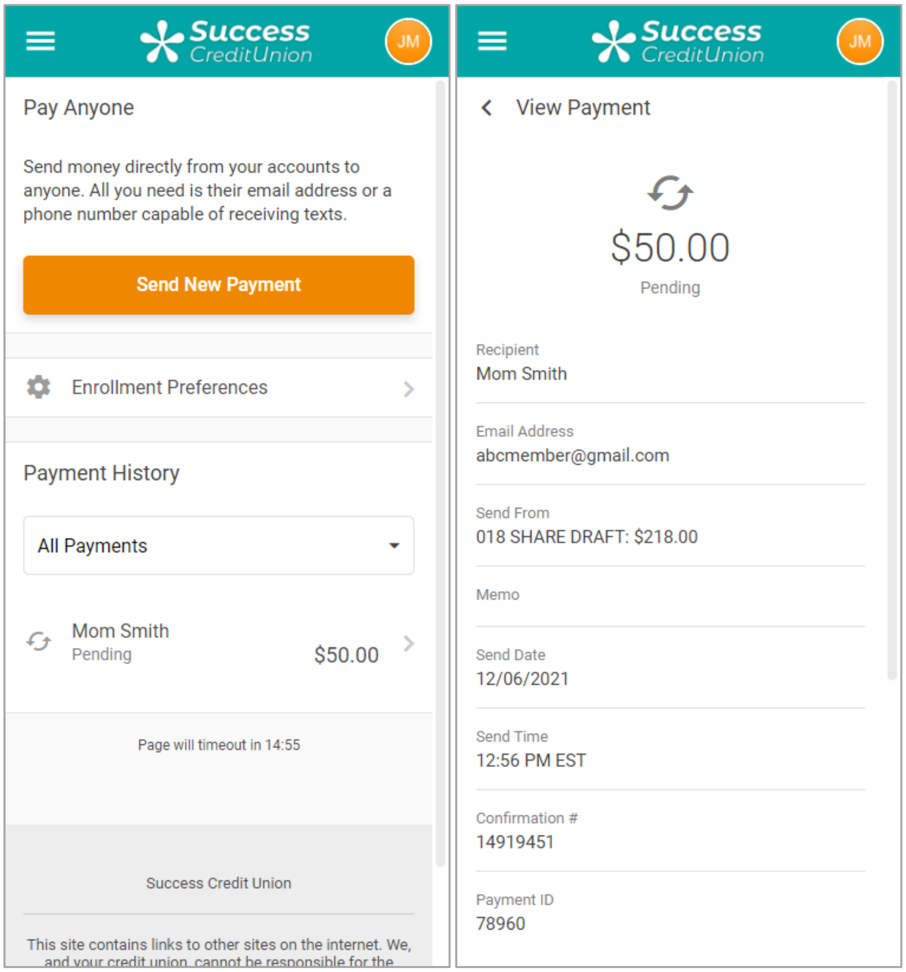
   - NOTE: The financial institution that the recipient uses must be a United States financial institution.
   - NOTE: The recipient should not enter any dashes in the account number field
   - NOTE: Controls are in place to confirm that a valid routing number is entered. However, it is not possible to confirm that the recipient enters the correct account number.
   - The recipient will receive the payment within one to two business days. The funds are not withdrawn from the member's account until the recipient accepts the payment.

Cancel a P2P Transfer

If the recipient does not collect on the payment in ten days, the payment is automatically cancelled, and notifications will be sent. A second notification text/email is sent on the fifth day.

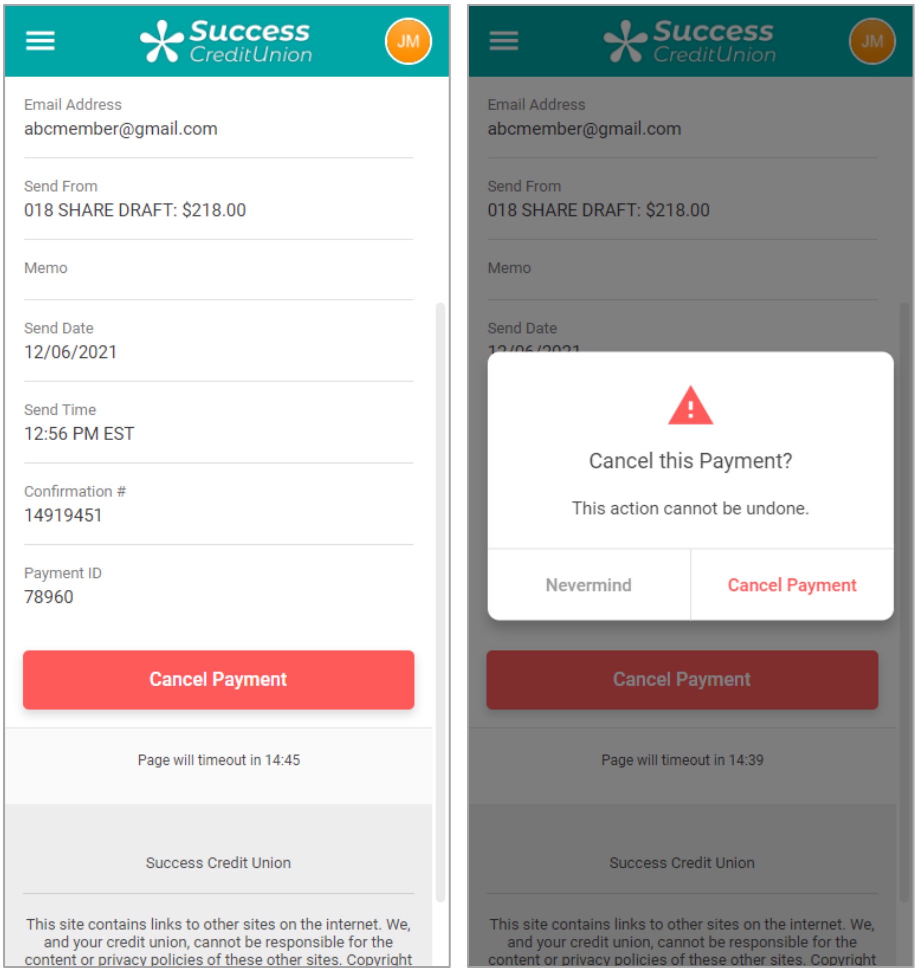
To cancel a payment, select the pending payment from the Payment History section. You will view a detail of the payment.

Beginning the Process to Cancel a Pay Anyone Payment



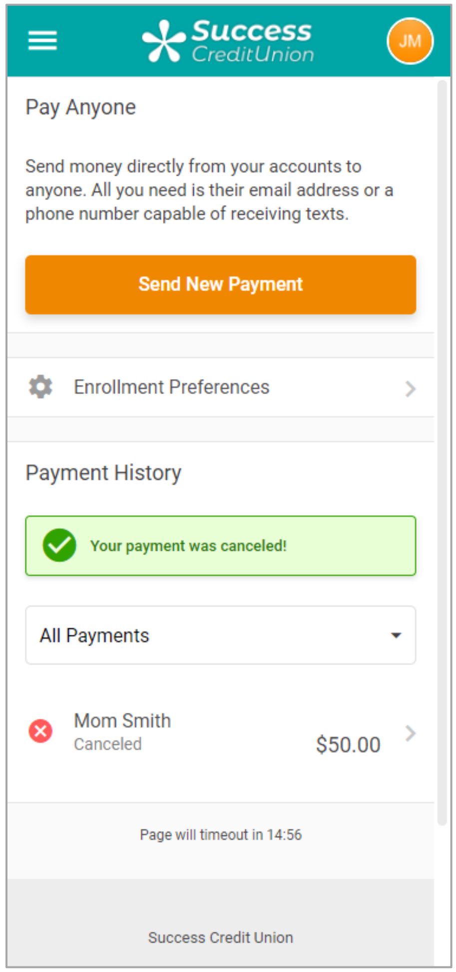
Scroll to the bottom and click **Cancel Payment**. Then click the confirmation **Cancel Payment**.

Canceling a Pay Anyone Payment

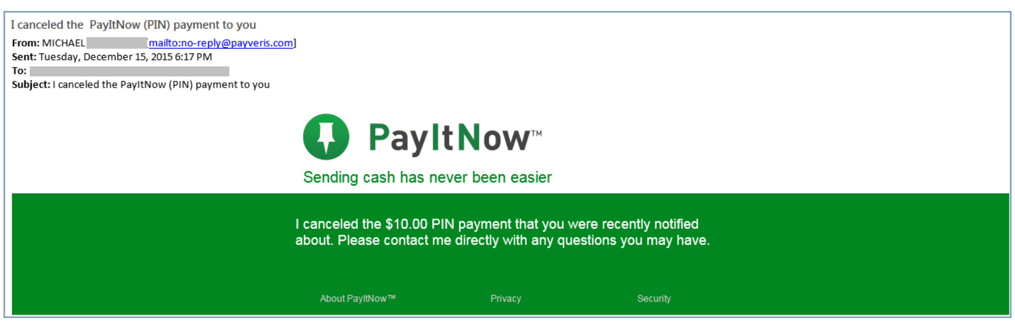


Below the payment is cancelled.

Pay Anyone Payment Cancelled



The recipient then receives an email like the one shown below. If you configured the P2P transfer via text message, the recipient would receive a text message.



The member will receive a notification confirming that the payment has been cancelled.

Configuration of Bill Pay Enrollment Message and Service Charge Groups

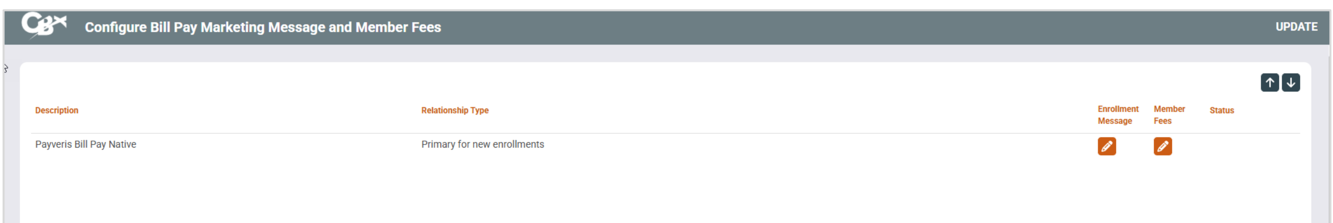
This section will cover bill pay configuration. Person to Person (P2P) configuration uses the same methods with different tools and screens. Where P2P is different, this will be noted.

To set up bill pay enrollment messages and fees, you will need to use **Tool 1955 *Bill Pay Marketing Message Cfg***. (A view only version of this tool is available via **Tool 1957 *View Bill Marketing Msg Fees Cfg***.

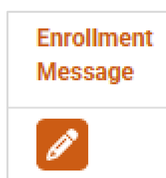
> ***For Person to Person (P2P) activation:*** *A separate P2P enrollment message is required for P2P enrollments, as well as separate P2P service charge codes. To set up the P2P enrollment message and fees, you will need to use* ***Tool 1956 "P2P Marketing Msg Fees Config****." (A view only version of this tool is available via* ***Tool 1958 "View P2P Marketing Msg Fees Cfg****.")*

Upon entry to this screen, you will see the bill pay vendors created for your credit union.

Bill Pay Marketing Msg Fees Config (Tool #1955) (Entry Screen)



Access the screen to enter the bill pay marketing message by clicking on the pencil icon next to the vendor under "Enrollment Message."

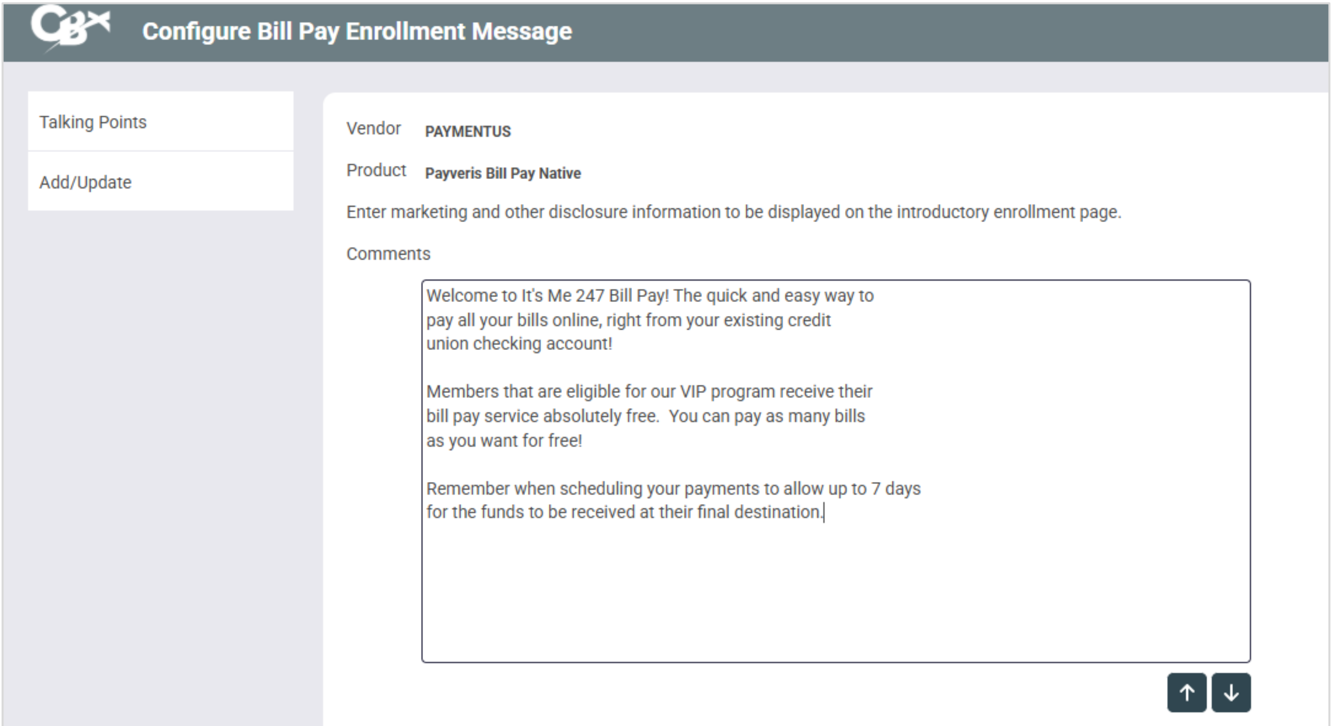


This message can be configured before you begin allowing your members to enroll for bill payment.

- If you have two bill pay providers configured while you are moving from one platform to another, only the primary bill pay will have the icon appearing, as this is the only bill pay provider that will need an enrollment message.

This credit union-defined message appears when a member is not already enrolled to pay bills via **It's Me 247** Bill Pay. (It appears when the member enrolls via **It's Me 247** or mobile web banking.) It can contain a marketing statement, information about credit union fees, and warnings about how to schedule payments in advance of when they are due.

Bill Pay Marketing Message (Click Enrollment Message Icon on Previous Screen)



To save your changes, click **Add/Update** and you will return to the previous screen.

Configure Service Charge Codes

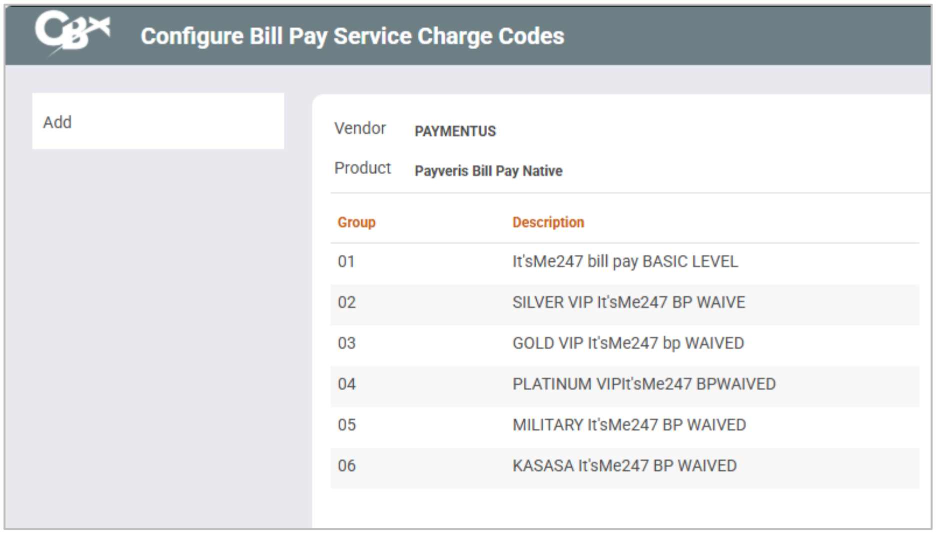
You can set up as many different service charge groups as needed, each with their own set of parameters and prices. Service charge groups can be created for use with bill pay or Pay Anyone, however, the member will be charged two fees if they qualify for both a bill pay service charge and Pay Anyone service charge.

- NOTE: Upon enrollment via **It's Me 247** members are automatically assigned service charge code 01. Therefore, that code should always be set up with your standard fee parameters. Even if your credit union elects not to charge a fee for bill pay (or P2P), you will need to configure at least one service charge group.

To add, view, edit, copy, and delete your service charge groups, use the icon under "Member Fees" on the screen accessed from the entry enrollment message and fees screen (**Tool #1955** for bill pay and **Tool #1956** for P2P.)

Depending on your entry, you will advance to the bill pay codes entry screen or the P2P codes entry screen.

Pencil Icon Under Member Fees for Tool #1955: Bill Pay Marking Msg and Config



You can set up as many different service charge groups as needed, each with their own set of parameters and prices by using Add on the entry screen.

Service charge groups can be created for use with bill or P2P services; however, the member will be charged two fees if they qualify for both a bill pay service charge and a P2P service charge.

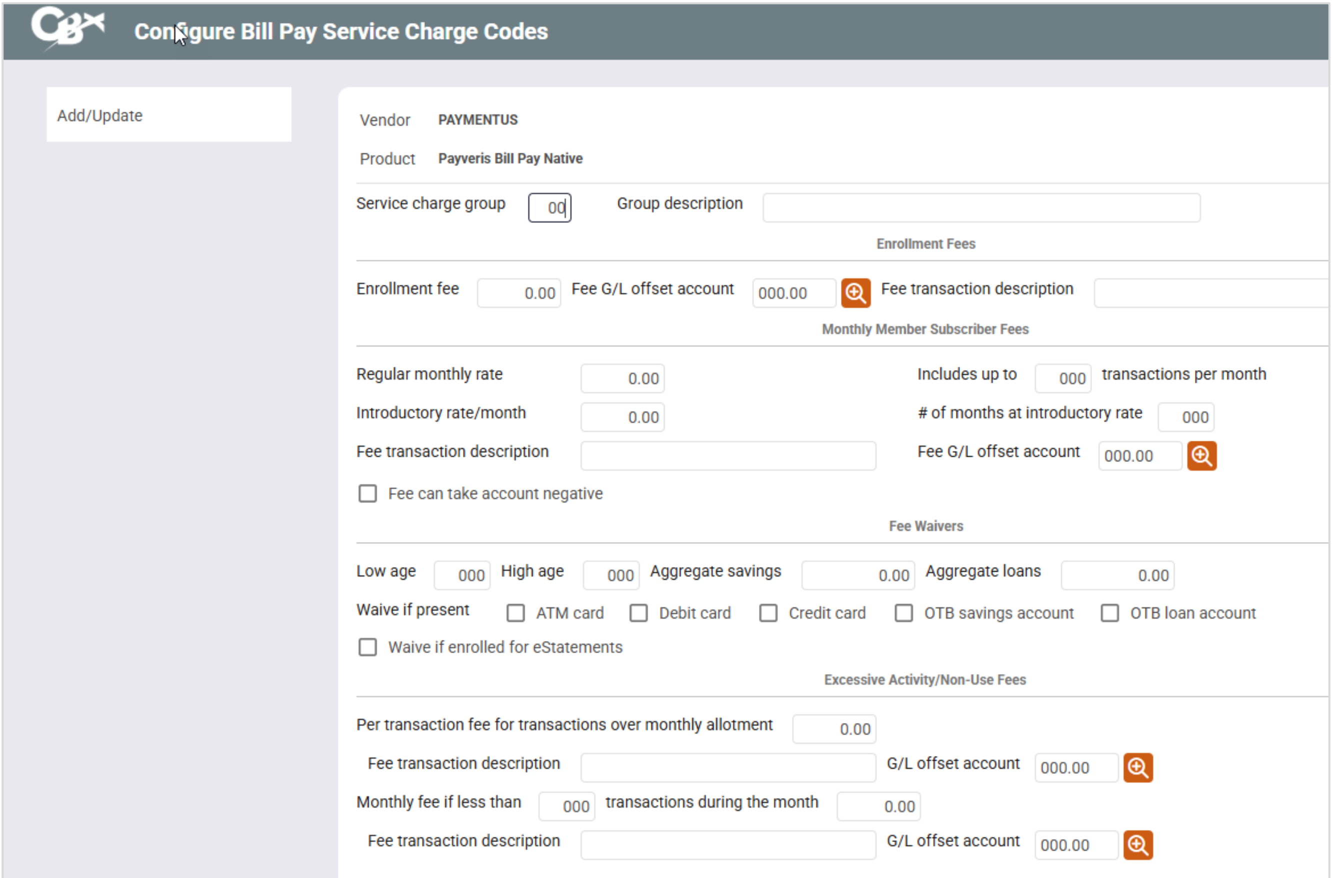
> *NOTE: Upon enrollment via **It's Me 247,** members are automatically assigned service charge code 01. Therefore, that code should always be set up with your standard fee parameters.*

You may apply different service charges with Member Personal Banker (Tool #14) in CBX, or the charge group can be changed as part of automated processes such as Tiered Service scoring or Marketing Club rewards. (NOTE: Tiered Services and Marketing Club waivers apply to only bill pay service charges.)

Bill Payment Waiver Method	*Access of Waiver Screen*
Tiered Services Scoring	***Tiered Service Level Config*** (Tool #853), then *Assign Tiered Service Level Rewards—Bill payment/presentment service charge code*
Marketing Clubs Rewards	***Marketing Club Configuration*** (Tool 486), then *Fees and Waivers/ (Periodic Service Charge Exemptions)—Assign bill payment/presentment service charge code*

Select a fee from the list and Edit or View or use Add to add a new service charge.

Screen 2



This screen is used to configure the fee parameters for this service charge code. This code can then be assigned to a member upon enrollment. You will need to choose the General Ledger account(s) to which you would like to post enrollment fees, monthly subscriber fees, and excessive activity fees.

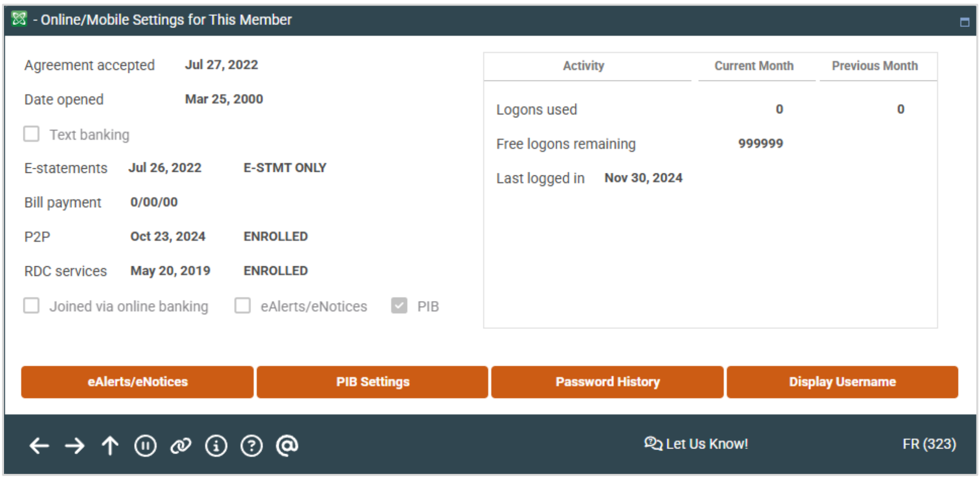
When done, click **Add/Update** to save and return to the previous screen.

For field descriptions and other details, please refer to Online Help.

CBX Enrollment and Status Changes

View Enrollment Status

You may view if a member is enrolled in bill pay or P2P by clicking the Online Banking button from the verify member screens for Inquiry, Phone Operator, Teller or Member Transfer.



You may also view whether a member is enrolled in bill pay or P2P in the Member Personal Banker section of CBX. The status will be next to “Bill Payment (enroll or change enrollment status).”

- If the member is enrolled in P2P, next to “P2P Enrollment” will be the date the member enrolled. *(NOTE: This option will not be available if P2P is not activated by your credit union.)*

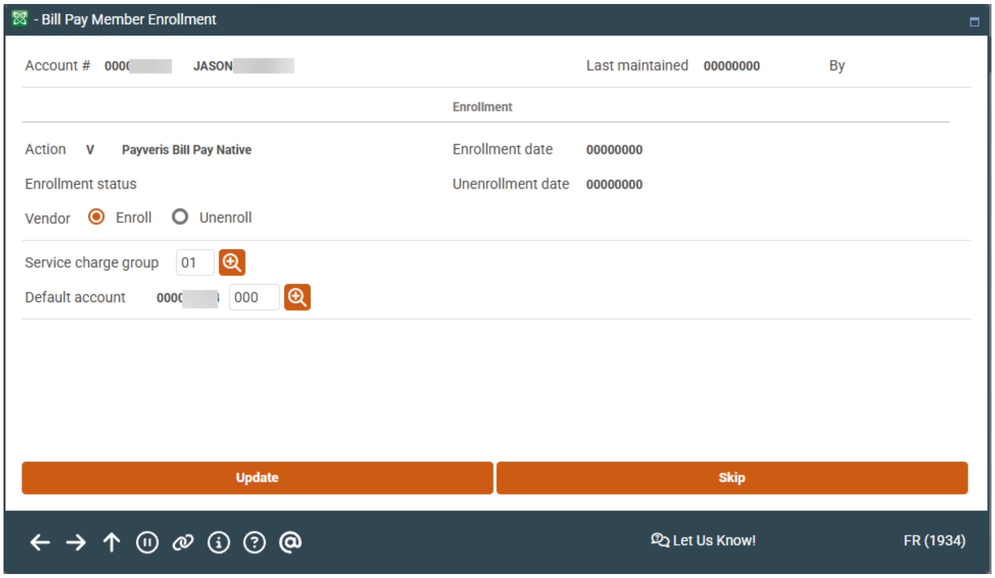
Unenrolling with CBX

You can unenroll a member from bill pay using the screen shown following, however, the member must enroll online. If unenrollment is handled in this manner, you must also deactivate the member from the vendor website (PASS).

Changing Service Charge Group

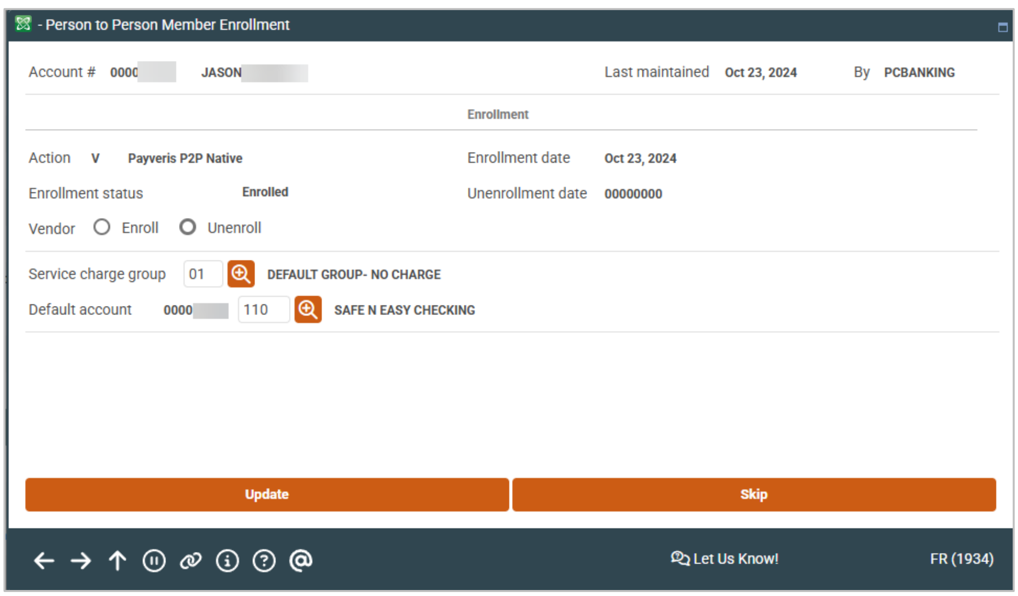
You can change the member's service charge group once they are enrolled.

***Member Personal Banker* (Tool #14) > Bill Payment (enroll or change enrollment status)**



P2P has a separate access point, but a similar screen.

***Member Personal Banker* (Tool #14) > P2P Enrollment**



You can also unenroll a member from P2P by using the P2P Enrollment option, available on the Member Personal Banker screen when P2P is activated by your credit union.

- To deactivate a member from bill pay or P2P enrollment, use the Paymentus PASS feature. This will prevent a member from reenrolling in bill pay.

Reports

Monthly Enrollment Report

This automated monthly report shows total enrollment and un-enrollment activity by members by showing all members that were in the vendors system during the prior month, along with their corresponding CBX status

This active/inactive report is stored in CU*SPY under the Member Service category.

Active/Inactive Report (LEPPAYMT)

```
5/01/19  10:38:33                                  CREDIT UNION                  LEPPAYMT          PAGE
    RUN ON   5/02/19                           Bill Pay Active/Inactive Report                     USER
Account     Vendor    Name                                 No. of Pay     Status
---------   ------    ------------------------------       ----------     ---------------------
        0      I      MICHAEL                                     15      Enrolled   6/27/2017
        0      V      MICHAEL                                      0      Enrolled   6/27/2017
        0      I      WILLIAM                                      0      Enrolled 10/27/2017
        0      V      WILLIAM                                      0      Enrolled 10/27/2017
        0      V      CHRISTI                                      0      Un-enrolled 10/09/2014
        0      I      JENNIFE                                      0      Enrolled 11/09/2006
```

Daily Posting Reports

Payveris Bill Payment File Posting Report

Report Name	TEPPSTV1
*CU*Spy Menu*	Electronic Third Party
When Report is Generated	When daily Paymentus transactions are posted to CBX
View/Print	If needed for research
Description	Listing of transactions that have been posted to CBX by Paymentus.
Purpose / Tips	This is your audit report for transactions that successfully posted. NOTE: An asterisk appears in front of the name if the transaction was a P2P transfer.

```
12/14/23   18:07:49                           CREDIT UNION                       TEPPSTV1      PAGE     8
    RUN ON  12/14/23                  PAYVERIS BILL PAYMENT FILE POSTING REPORT                  USER
ACCOUNT                PREVIOUS                        NEW                       MEMBER
NUMBER                 BALANCE        AMOUNT           BALANCE     PAYEE         NAME
        0-110          3,378.53        73.00 DB        3,305.53    AmeriGas          DEBORA
        0-110          3,305.53       141.49 DB        3,164.04    Consumers Energy  DEBORA
                                      TOTAL          TOTAL
                                      COUNT          AMOUNT
 TOTAL NUMBER OF RECORDS ERROR:           0             .00
 TOTAL NUMBER OF RECORDS CHARGED:       366      166,706.15
TOTAL CREDIT AMOUNT:                                 244.00
TOTAL DEBIT AMOUNT:                              166,462.15
TOTAL PAYVERIS AMOUNT:                           166,218.15 CR Transaction was not posted
*P2P Transaction
                                          ***END OF REPORT***
```

Bill Payment File Posting File Posting Exception Report

Report Name	TEPPSTV2
*CU*Spy Menu*	Electronic Third Party
When Report is Generated	When daily Paymentus transactions are posted to CBX
View/Print	Daily
Description	Listing of bill payment exceptions (presented by Paymentus that could not be posted to CBX)
Purpose / Tips	Review daily to identify any exceptions requiring action by the credit union. NOTE: An asterisk appears in front of the name if the transaction was a P2P transfer.

```
12/12/23  17:46:08                       CREDIT UNION                    TEPPSTV2      PAGE     1
   RUN ON  12/12/23           PAYVERIS BILL PAYMENT FILE POSTING EXCEPTION REPORT         USER
ACCOUNT              CCURRENT   TRANSACTION                                              MEMBER
NUMBER               BALANCE       AMOUNT REMARKS                       PAYEE NAME       NAME
            10          .00        21.40- Invalid member account        BCBS3912         FRED
                                     TOTAL         TOTAL
                                     COUNT         AMOUNT
 TOTAL EXCEPTIONS PROCESSED:           1           21.40
 *P2P Transaction
                                           ***END OF REPORT***
```

Monthly Fee Reports

These reports are produced between the 5th and the 15th of each month. They show your configured bill payment service charges that were charged to member accounts.

The exception report shows any fees that could not be charged due to insufficient funds or account closings. This report should be reviewed and those members who have not had activity for several months should be notified and un-enrolled. Both reports are stored in CU*SPY under the Member Services category.

Fee Posting Detail (TEPFEE)

```
1/07/26     15.18                          CREDIT UNION                    TEPFEE           PAGE    1
   RUN ON   1/08/26                   BILL PAY FEE TRANSACTION REGISTER                  USER  OPER
```

ACCOUNT NO.	DEPOSIT ITEMS	FEE AMOUNT	AGGREGATE SAVINGS	AGGREGATE LOANS	AGGREGATE AVERAGE	CURRENT BALANCE	PREVIOUS BALANCE	DESCRIPTION
-100	0	7.00	47401.96	.00	48084.78	16273.46	16280.46	Bill Pay Inactive
-100	0	7.00	74654.49	2918.72	74403.96	3873.05	3880.05	Bill Pay Inactive
-100	0	7.00	231294.43	6529.31	231605.85	23527.24	23534.24	Bill Pay Inactive
-100	0	7.00	9293.44	5632.11	9293.44	3830.00	3837.00	Bill Pay Inactive
-100	0	7.00	40869.31	.00	45150.65	7735.94	7742.94	Bill Pay Inactive
-100	0	7.00	3021.00	.00	3198.19	280.24	287.24	Bill Pay Inactive

Fee Posting Exceptions (TEPFEE)

```
6/05/20  14:32.57                         CREDIT UNION                  TEPFEE             PAGE   1
  RUN ON   8/12/20                  BILL PAY FEE EXCEPTION LISTING                       USER
```

ACCOUNT NO.	MESSAGE	SERVICE CHARGE GROUP
2-000	Monthly fee would take account below available balance	01
3-100	Monthly fee would take account below available balance	02
3-100	Minimum transaction fee would take account below available	02
9-000	Monthly fee would take account below available balance	01
0-000	Monthly fee would take account below available balance	01
3-100	Monthly fee would take account below available balance	01
8-000	Monthly fee would take account below available balance	01
8-000	Monthly fee would take account below available balance	01
0-000	Monthly fee would take account below available balance	01

Appendix A: E-Bill Enrollment Warning/Error Messages

Warning that the process may take some time to complete

"This process can be quick, but sometimes it will take several minutes to communicate with the biller site. You may cancel to exit and come back later when you have more time."

Generic failure (unknown issue on Paymentus side)

"Sorry, there was a problem with setting up eBills."

"Adding eBills failed. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

"There was a problem verifying information. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

Entering credentials

"There was a problem verifying credentials. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

Selecting eBill account

“There was a problem verifying account information. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

Stopping eBills

"There was a problem stopping eBills. The service is unavailable at this time. Please try again later and contact the Credit Union if the issue persists."

Missing credentials:

"Please enter a login ID and password."

"Please enter a username"

"Please enter a password"

Missing account selection:

"Please select an account."

Appendix B: P2P System Messages

Following are the system messages created for Person-to-Person transfers.

Message: P2P SENDER TRANSFER CREATED

Subject: PayItNow (PIN) payment to {recipient name} was created

This email is to confirm that you just set up a {amount} PIN Payment to be sent to {recipient name}. If you did not initiate this transaction, please contact us immediately at {phone number} for further instruction.

Message: P2P SENDER TRANSFER SENT

Subject: PayItNow (PIN) payment to {recipient name} was sent

Message: Your {amount} PIN payment to {recipient name} was sent from your {FI name} account on {Date}. The receiving Financial Institution should post the deposit within a day or two. Please contact us at {phone number} if you have any questions about this transaction.

Message: P2P RECIPIENT TRANSFER SENT

Subject: My {amount} PayItNow (PIN) payment

Message: The {amount} PayItNow (PIN) payment from me has been sent to the account you designated to receive the deposit. You should see it posted in a day or two.

Message: P2P SENDER PENDING TRANSFER TIMED OUT

Subject: PayItNow (PIN) payment to {recipient name} cannot be sent

Message: You attempted to send {transfer amount} to {recipient name} on {Date}, but he/she didn't provide the necessary account information to receive the deposit, so we've canceled this PIN payment. (No money was withdrawn from your account, and no further attempts will be made to process this PIN payment.) Please contact us at {phone number} if you have any questions about this transaction.

Message: P2P RECIPIENT PENDING TRANSFER TIMED OUT

Subject: My PayItNow (PIN) has been payment canceled

Message: I attempted to send you a {amount} PIN payment, but the payment has been canceled because you didn't provide the necessary account information to receive the deposit. (No further attempts will be made to send this PIN payment.)

Message: P2P SENDER AUTHENTICATION FAILED

Subject: PayItNow (PIN) payment to {recipient} cannot be sent

Message: You attempted to send {amount} to {recipient name} on {Date}, but he/she didn't correctly answer the security question that you asked, so we've canceled this PIN payment. (No money was withdrawn from your account, and no further attempts will be made to process this PIN payment.) Please contact us at {phone number} if you have any questions about this transaction.

Message: P2P RECIPIENT AUTHENTICATION FAILED

Subject: My PayItNow (PIN) payment has been canceled

Message: I attempted to send you a {amount} PIN payment, but the payment has been canceled because you didn't correctly answer the security question. (No further attempts will be made to send this PIN payment.)

Message: P2P SENDER TRANSFER CREDIT FAILED

Subject: PayItNow (PIN) payment to {recipient name} was returned

Message: Your {amount} PIN payment was sent to {recipient name} on {Date}, but the receiving Financial Institution was unable to post the deposit, so they returned it to us. We've initiated the refund back to your {FI name} account, so you will see the deposit within a day or two. Please contact us at {phone number} if you have any questions about this transaction.

Message: P2P RECIPIENT TRANSFER CREDIT FAILED

Subject: My PayItNow (PIN) payment was returned

Message: I sent you a {amount} PIN payment, but your Financial Institution was unable to post the deposit to your designated account, so this PIN payment has been canceled. (No further attempts will be made to post this PIN payment to your account.)

Message: P2P RECIPIENT TRANSFER PENDING (INITIAL)

Subject: I would like to send you {amount} using PayItNow (PIN)

Message: I would like to send you {amount} using PayItNow (PIN) payment network. To accept this payment, just indicate where to deposit the money.

Message: P2P RECIPIENT TRANSFER CANCELED

Subject: I canceled the PayItNow (PIN) payment to you

Message: I canceled the {amount} PIN payment that you were recently notified about. Please contact me directly with any questions you may have.

Message: P2P RECIPIENT TRANSFER PENDING REMINDER

Subject: Reminder: I'd like to send you {amount} using PayItNow (PIN)

Message: Just a reminder that I want to send you {amount} using PayItNow (PIN), but the payment can't be sent until you indicate where to deposit the money.

Message: P2P SENDER PENDING TRANSFER REMINDER

Subject: PayItNow (PIN) Reminder sent to {recipient name}

Message: {recipient name} still hasn't accepted your {amount} PIN payment, so we sent a reminder message. We won't withdraw the money from your {FI name} account until the recipient accepts your PIN payment. Please contact us at {phone number} if you have any questions about this transaction.

Message: P2P SENDER TRANSFER FUNDING FAILED

Subject: PayItNow (PIN) payment to {recipient name} cannot be sent

Message: We weren't able to debit your {FI name} account to send your {amount} PIN payment to {recipient name}, so we've canceled this PIN payment. (No further attempts will be made to process this PIN payment.) Please contact us at {phone number} if you have any questions about this transaction.

Message: P2P RECIPIENT TRANSFER FUNDING FAILED

Subject: I canceled the PayItNow (PIN) payment.

Message: The {amount} PIN payment from me has been canceled. Please contact me directly with any questions you may have.